

THE COSMOPOLITAN.

From every man according to his ability: to every one according to his needs.

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THE FIRST ESSENTIAL FOR PROSPERITY.

A SCIENTIFICALLY BASED, AUTOMATICALLY REGULATED SYSTEM OF MONEY.

TO THE BANKERS AND

BUSINESS MEN OF THE UNITED STATES:

IS A currency system, regulating itself to the fullest demands of industry and commercial exchange, a possibility? This question may be asked at this time without danger of being misunderstood. There is no election imminent to prevent calm and disinterested discussion of our financial status. There is a difficult business situation which it is the interest of banks, depositors and borrowers to alleviate. Prosperity is earnestly desired by men of all political parties.

The Administration just entering upon its duties, desiring the welfare of the people, may hope for the retention of political power by bringing about the restoration of business to a prosperous basis. The anxiety through which bankers have passed, in the years between '91 and '97, has rendered them doubly anxious for a system less hazardous than the existing one. The average merchant or manufacturer has endured hardships and distress that have made six years seem like a quarter of a century. He, above all others, is anxious for a sufficient and reliable medium with which exchanges may be contracted.

It is certainly a fit time, then, to consider with deep seriousness the demands of the country's commerce, and I would ask, even from those who imagine that they differ from the writer of these observations and suggestions, a careful, unbiassed reading. Before proceeding further, it may not be out of place to say that I have at heart in what I am about to write the advancement of no political party or personal end. For nearly a quarter of a century I have given the most careful study of which I am capable to the question of a stable and sufficient money system. During that time I have enjoyed the friendship of some particularly able bankers both in and out of New York, and have listened with the closest attention to their statement of the difficulties involved. I have talked at length with nearly all of those Representatives and Senators who, in the years between 1873 and 1897, have given the subject special attention. I have heard manufacturers and merchants discuss the matter from the standpoint of their own necessities, and I have made a careful reading of the financial troubles which mark the history of this country from the first organization of our government. I am familiar, by personal visit, with the resources, capabilities and needs of more than two-thirds of the

states in the Union, and have participated in business operations which have covered a considerable variety and range.

For years, two fiercely antagonistic views have been held in this country regarding paper currency. It seems to me that neither side has taken much pains to understand upon exactly what grounds the other held its position. One party undoubtedly had its beginning out of a desire to benefit by the issue of money through private channels. For more than eighty years this could be truthfully charged, and its leaven is to be found in the original national bank act.

But the outcry against some of the privileges granted by that act resulted in a curtailment of the opportunities for private advantage at the expense of the government, until to-day the benefit derived by the banks from the issue of national bank notes is not so great as to excite the rivalry of former years. Certain banks do not even choose to avail themselves of this right of issue. The national banking system has meanwhile been perfected in detail and enlarged in its sphere of usefulness.

The opponents of private issue still claim that it is unfair and unjust to permit any individual, or combination of individuals, to draw interest upon notes which could be just as safely and conveniently issued by the government—the benefit from interest, in that case, going to the whole people. On the other side the opposition to the governmental issue of legal tenders has been largely due to the fear of their depreciation and the consequent wide derangement, not only in the value of stocks, but of all classes of property. Under the existing methods, the legal tender is convertible into gold upon demand, and as the legal tender shall be re-issued, there is practically no check upon the operation of pumping gold out of the treasury. At the will of any great speculative organization, the supply of gold may be removed to another country, in which event the legal tender note would go below par with accompanying panic.

The one party to this controversy considers the other as entirely selfish, greedy and unscrupulous; their opponents in turn regard them as inexperienced, ignorant, or demagogical. Recognizing the wide divergence in these two views, I would ask an approach to this subject in no prejudiced mood. It is a problem of most vital interest to all, requiring for its solution a full comprehension of its complexities. It can be reached only by that clearness of vision which comes from the desire to find the truth, however it may conflict with previous conceptions.

The interests of bankers, the interests of merchants, the interests of manufacturers, the interests of professional or laboring men are identical as regards a currency system. There could be no permanent prosperity under bad financial plans. Reliability, sufficiency, power of automatic response to the needs of growing population and business or in the case of flurry—and automatic contraction when the flurry is over—these are the requisites of a good currency, and these requisites are equally important for all classes, if we exclude that one which makes fortunes out of the wreck and disaster of neighbors.

To clearly understand the present status of our system it is necessary to briefly review the history of our financial legislation. There have been eleven great panics during a single century of our business life. With a country rich beyond compare in natural resources, with a nation largely

free from wars and conflicts, with a people intelligent, ingenious and industrious, we have so crudely and bunglingly legislated in financial matters that we have kept the business world in constant distress and suffering, and a considerable proportion of labor in downright idleness. There are scarcely words capable of doing justice to our stupidity.

No student of our financial history will seek to controvert the assertion that each of our eleven panics had its origin in an imperfect currency and the sudden contractions brought about by its imperfections. It is asserted that, as a result of these panics, more than ninety per cent. of all the merchants and manufacturers who have ever done business in the United States have, at one time or another, failed. A commercial mortality of such high percentage is enough to command the attention of the most thoughtful business men and statesmen.

Briefly; at the foundation of our government there were two theories of currency, as there are to-day. The one contemplated an issue of government notes, with the entire wealth of the country at its back, and the interest upon such issue to accrue to the whole people; the other asked that the power to issue money be confided to individuals or corporations, the interest upon such money to be their private perquisite.

The influence of the men seeking this privilege was too important, at the time, to be resisted by those who were framing legislation. It is not to be doubted that Jefferson was compelled to yield his own views of what was best. Franklin was equally decided in his opinion of this question and equally powerless. The result was the private banks of issue, which grew more harmful as their opportunities for greed came to be understood by those who operated them, until, finally, they passed into history under the name of "The Wildcat Banks." Under their operation, money was issued by irresponsible individuals who had organized as banking corporations, that money sent to distant parts of the country for circulation, and when finally presented for redemption brought about bank failures, consequent contraction and panic. The panics of 1809, 1814, 1819 and 1825, with their almost complete stoppage of industry and widespread ruin and misery, are ascribable to these causes.

The necessity for some modification of so vicious a method resulted in the establishment of the United States bank. This embodied the same principle, in a more dangerous form. It quickly became a political power, established branches and agencies throughout the country, to control votes, spent freely for political corruption and when it went down was reported in 1839 by a committee of its own stockholders to have given "such an exhibition of waste and destruction and of downright plundering and criminal misconduct as was never seen before in the annals of banking. Thirty millions of its loans were not of a mercantile character, but made to members of congress, editors of newspapers, politicians, brokers, favorites and connections." The panic of '34 involved questions of currency, and the panics of '37 and '41 were directly traceable to the contraction incident to the operations and failure of the United States bank.

The year of the greatest of all panics was 1857. As in the case of the previous trouble the cause was a crudely designed money system,

ensuring, as soon as the recognition of its inadequacy became general, a violent contraction.

No human mind can estimate the misery and agony caused by these panics. The average business man was like a settler on rich river bottom land. He plowed his ground, sowed his crops and tilled them industriously; but just as he was about to realize the fruition of his labors and hopes, the muddy waters rose and destroyed every vestige of his labor. It is said that more than ninety-six per cent. of the business men who struggled during this period were made bankrupt at one time or another.

It must be observed that during all this time there was a strong party which pronounced the wild-cat-banking system indefensibly wrong—criminally silly. But against these few, who had the courage of their convictions, there were the strong, who were deriving personal benefit from the operations of the system; and the weak who feared that a protest would mean personal injury to their business standing, inflicted in retaliation.

This brings the story of disaster following disaster up to the breaking out of the Rebellion. It became necessary, in 1861, to have money for the conduct of the war. The spirit of patriotism was too strong to permit the guidance of selfish personal interest. If it had not been for the exigencies of the Nation, in its hour of danger, we might still be laboring with some offshoot of the wild-cat-banking idea. But money was needed in quantity and immediately; and the result was the issue of a government note, with the full wealth of the country behind it.

There is little doubt that, had this issue been stamped as a full legal tender, its value would have approximated gold at the most serious crises of the war. But the mistake was made of a government discrediting its own notes, by refusing to receive them as legal payment for its own custom dues; and the doubt, thus cast upon them, was taken full advantage of by those whose fortunes were being made by fluctuating values.

The national banking system, so far as it made its notes of issue a source of profit, was a return to the idea underlying the private banking system. The congressional investigation, made some time after the war, brought out many curious instances of ingenious and profitable banking at the expense of the government. The result of the public discussion was a doing away with the worst features of the law. To-day the advantages are so comparatively unimportant, that it is of vastly greater consequence to the national banker to have a safe, reliable system, than to derive such profit as may be obtained from the issue of notes.

What, then, is the cause of the determined opposition to the legal tender notes of the government? A large number of perfectly sincere men believe that the desire to retire the government legal tender rests solely in the desire of the banker to absorb the function of issuing money for his own private profit. This is a thoroughly grounded belief of a large portion of the general public and all efforts to dislodge the United States legal tenders have been met with such immediate and extended opposition that the attempts have been postponed. And the banking community should well understand that this will continue to be the result for the feeling has much of its strongest support within the ranks of re-

publican voters, nurtured there through years of able speeches by some of the most famous of republican legislators.

Doubtless there are those among the bankers who are too shortsighted to see wherein their highest interest lies. But in my talks with some of the larger minds I have found that the real motive is entirely one of fear before that quality of the legal tender which makes it a tool for the removal of the gold reserve of the treasury. They fear, and justly, that if the visible gold supply shall be "pumped out" and exported, or secreted, the speculators will succeed in depreciating other kinds of money and at the same time all forms of property—a proceeding which would naturally result in panic and general bankruptcy.

If, then, we keep in mind that upon the one side the suspicion of the public is aroused by any proposal to retire the legal tender; and that the other party feels the necessity of substituting for the legal tender a medium of exchange which will throw the burden of a gold reserve neither upon the government to whom it is onerous, nor upon the banks, to whom it would prove, as is believed by many, ruinous—if we keep these two points clearly in view, we will be in a fair way to understand a part of what is necessary to be done toward the solution of this problem which concerns the direct happiness of so many millions of people.

Before proceeding further, it might be well to recite briefly the process under which the volume of existing currency is made to supply the demands of the immensely greater volume of business. The average merchant or manufacturer sells his merchandise upon sixty, or ninety, or one hundred and twenty days' time. The transaction is represented by a negotiable note, and the merchant or producer is ordinarily obliged to arrange with his bank for a "line of discount." After careful inquiry into his affairs and into the credits of the firms to which he is in the habit of selling, the bank consents to take a certain amount of the paper received, in payment, by its customer. The result is profitable to the bank and satisfactory to the customer—that is, in ordinary times.

But suppose that a cable from London has brought news to the banker foreboding a crisis. The next morning he is obliged, in self-protection, to say to his customer: "I am sorry, but protection to my depositors obliges me to curtail my loans; I cannot handle your paper."

Now it happens that the merchant or manufacturer has himself given his note for the purchase of merchandise. Moreover, he has large pay-rolls which, under the law, must be met weekly. His plans are disarranged; he is obliged to disappoint his creditors. He closes down his factory and throws numbers of employes into idleness.

The effect of his action is immediate upon every portion of his community. He is the end brick in a row of bricks, which, tottering to a fall, overturns the entire line. His shutting down is the pebble dropped in a pool, from which the ripples spread in ever-widening circles.

Simultaneously, other business men have met with like fate at their banks. Presently there is widespread destruction of commercial fabrics, and, upon the fall of the many, the panic feeds as a pestilence upon its unburied victims. Nothing has taken place to warrant all this except FEAR. If there had not been FEAR, the manufacturer would have been able to mortgage his valuable real estate, and so obtain money to

continue. But FEAR reaches the holders of bank balances coincidentally with the president of the bank. "Money may grow ever so valuable during this panic," they argue; "nobody knows how far it may go. Real estate may fall to nothing—ergo, don't lend your cash money." This is the reasoning of the capitalist which is justified by the experiences of the past.

Under our present system, everything contributes at such a time to heighten disaster. Government bonds, which are known to be a perfect security, should be salable in such a contingency, but they are not. There is power in holding legal tender notes, when the multitude is striving for them. The holder prefers them to bonds. And twice, within sixteen years, government bonds have been unsalable articles—in 1873 almost at any price, for several weeks—in 1894, except at a round discount.

Now, if, at such a period of funk, there were any known means of largely increasing the available supply of legal tender notes, this sort of thing would be an impossibility. The holder of legal tenders would then say to himself: "Relief is at hand; if I want to make anything out of my ready money holdings, I will have to be quick about it. I will therefore make the best bargain possible and let my cash go." The reaction in this case would correspond in its quickness of effect with the spread of alarm in the first instance.

But is there any possibility that we can create a currency which will automatically expand itself, to correspond with the demands of commerce, in time of fear?

The plan here proposed involves not only the retirement of the present legal tenders, but also of the present issues of government bonds and also all national bank notes. The substitute for the present bonds would be a new bond bearing, say, two per cent. interest. Do not jump at the conclusion that we could not substitute a new two per cent. bond for one bearing nearly double that rate of interest. The new bond has an advantage, not possessed by the old one. The law shall say that it may be held by the national banks in place of the twenty-five per cent. cash reserve fund now required. And two per cent. on the twenty-five per cent. of all deposits now held in reserve would be worth more to the banks than the per cent. of profit received at the present time from their issues of bank notes.

But why should the government permit the substitution of a bond, for the currency which is now required as a margin of safety in times of emergency? The answer is simple. The new bond has this remarkable quality: It may be carried to the nearest sub-treasury, or post-office of a certain class, and forthwith, without delay of any kind, be converted, at the will of the holder, into government notes which are full legal tender for all dues, public and private.

The next enquiry concerns the relief of the government from the responsibility of redeeming its notes in money of greatest value. The difference between the old and the new method would lie in this: To-day a government legal tender note has no relation to a government bond. The bond may sell for 120 or 105, as the market may go. You cannot buy a government bond with any fixed number of government legal

tender dollars. Nor can there be any possible way of determining the value of the legal tender in the money of foreign nations, unless, as at present, the secretary of the treasury arbitrarily undertakes to fix that value in gold.

With the legal tender note exchangeable, at the will of the holder, into a fifty-year, two per cent. bond, payable in gold coin, the case would be quite different. And when, in addition to the value attached by the redemption clause, there is added the value created by the demand for these bonds for bank reserves and holdings for all classes of people who have money temporarily idle, you have assured to the legal tender the maximum market rating.

Now as to the safeguard which this system would give in time of panic—let us suppose that the present volume of legal tenders and government bonds is thirteen hundred millions of dollars, and that the volume of new bonds, interchangeable with legal tenders, be fixed at a like amount, or a little over seventeen dollars, per capita of population.*

What, then, would be likely to happen in the event, for instance, of the announcement of a panic on the London market? As at present, the first action would be a curtailment of discounts. But the immediate results would be materially different. There would be a stock of some hundreds of millions of legal tenders available for issue in just such an emergency, lying meanwhile in the shape of convertible government bonds. The manufacturer and merchant, threatened with suspension, for lack of ready cash, would turn instantly to the holder of government bonds. The dialogue would be somewhat in this order: "I have a million dollars' worth of real estate. I need a quarter of a million cash. You are receiving two per cent. from your government bonds; I will give you four; or five; or six; or seven; or eight." There is some point, in all human probability, where the desire for profit will overcome the inertia of absolute security and substitute a willingness to take the less convenient form of security involved in private bond and mortgage.

This being accomplished, the bondholder has only to carry his bonds to the nearest sub-treasury or post-office of a certain class, and receive par for them in legal tenders, plus full accrued interest to date.

Let us suppose that one thousand merchants and manufacturers scattered from Maine to Texas should, because of the panic in London, each find himself straitened for ready money and that each one went through the process just described. The result would be that each of one thousand men would have borrowed \$250,000, and that each of one thousand holders of \$250,000 of government bonds would have converted his bonds into legal tenders. It follows that the legal tender currency of the country would have been increased in, say, a week, by two hundred and fifty millions of dollars, an increase quite sufficient to absorb all the stocks which England might choose to throw back on our hands and enough to make money more than abundant.

The probable end would be something like this: the banks would

*In future legislation, an important advantage would be gained if the amount per capita of legal tender, could be fixed for a period of say, ten or twenty years—the treasury department altering the volume, under the law, in obedience to the changes in population. An element of stability would be thus imparted, of the utmost consequence in preserving values.

find themselves with more money than they would know what to do with; the old lines of discounts would be speedily re-established for customers; probably one-half the merchants and manufacturers would discover that they no longer required the money borrowed. They would offer a bonus for the cancellation of their mortgages and the holders upon being sufficiently recouped for their trouble would consent. Then the legal tenders would be carried to the nearest sub-treasury, where they would be again exchanged for two per cent. fifty-year bonds. The country would have been saved a disastrous panic and the government would have saved the interest on its bonds, while the equivalent of legal tender was in circulation.

The flurry would have cost the merchant a small per cent. and some trouble to carry out his negotiation; but not one fiftieth part of the loss which would have been consequent upon a panic. The shock of panic would be not the sharp break which occurs under the conditions which now prevail; but a vibration back and forth, back and forth—bonds into the treasury and legal tenders out—legal tenders in and bonds out—until, finally, equilibrium would be reached.

And the banks? They would be the gainers directly in the two per cent. they would receive on their reserves; indirectly, in the volume of business which comes with general prosperity—yet more indirectly, in the decrease of the percentage of bad loans; and still more indirectly, in the removal, from the president and directors, of the fear which, in times of uncertainty, accompanies the administration of the strongest banks.

The system here proposed has never been tried in its entirety; but under the name of postal savings banks it has received, in Great Britain, in Sweden, and in Austro-Hungary, preliminary tests, which go far towards establishing the safety of its fundamental principles and justify its being carried out to its full and logical conclusions.

Many of the most distinguished men in both the Republican and Democratic parties have outlined such a measure in part. If I am not mistaken, one of the earliest speeches made by the Hon. John Sherman in congress, was in favor of these general principles. It is said that the late Mr. Gould was an open advocate of a somewhat similar plan, and Secretary Windom, while administering the treasury, urged it strongly and repeatedly. There are now before the United States Senate five bills looking to the establishment of the postal savings bank system—two introduced by leading Republicans, a Massachusetts Senator being among the number.

The opposition toward such a measure as that here outlined would arise from four sources:

First—Certain savings banks which might, in a short-sighted way, fear the use, by small depositors, of the government bond, as the most convenient and highest form of security.

Second—A large class of people who have come to believe that no financial legislation can be carried, which is not prompted by, and is in the main to the interest of the banks, rather than of the people.

Third—Those bankers who have so long denounced the government legal tender notes, that they will not be disposed, at first sight, to see that this new legal tender has been robbed of all its dangerous qualities; and

that by reason of its intrinsic value it is entirely capable of maintaining itself at par, regardless of the assistance of either the government or the banks.

Fourth—A small but powerful class whose fortunes are made in violent fluctuations and sudden changes of value, and whose interest is at all times opposed to the welfare of the people at large.

I have discussed the particulars of the Postal Savings Banks System with many bankers, and have never found positive objection from those who would take the trouble to go carefully and disinterestedly into its provisions. Last winter, three weeks spent in Washington were largely consumed in engagements with the more prominent men in the Senate and House of Representatives, going over the postal savings bank bond. I do not recall one instance where there was shown decided opposition. On the contrary, the idea seemed to be already favored by numbers of the ablest men in both houses and when the proposition was submitted to new ears, it seemed to bring immediate adhesion.

On every side it was said to me that the New York bankers controlled the situation in Congress, or at least had the power to prevent new legislation. "If you will go back to New York and bring back with you," they said, "the approval of the dozen leading bankers of that city, this measure can be put through both houses in the shortest possible space of time."

That is one phase of the financial situation. Another is that there exists throughout the country to-day a serious condition of unrest, the result of six years of financial uncertainty and loss—unrest, in a measure, because legislation which promised relief brought no relief, but rather intensified the situation. Still another is the strong feeling of suspicion and enmity upon the part of many millions of people toward the national banks. These are conditions that, if not alleviated by wise legislation, will eventually bring radical changes in legislative halls.

It will never be possible to make the average citizen believe that a function so nearly concerning the most vital interests of the whole people, as that of the issue of money, should be committed to chartered companies of individuals which, in turn, fall back upon the government for a guaranty of good conduct and solvency. It is to the tenacious hold of the popular mind upon this privilege that the unpopularity of the national banks is entirely due. Remove it and the people at large would have no difficulty in understanding what a useful and absolutely necessary part the banks play in the commercial life of the nation.

It is one thing—the unwillingness to have the government pursue a system of irredeemable and illimitable paper money, the certain failure to preserve parity with the most valuable coin of foreign nations, ensuring the eventual disturbance of all property interests. But the proposition to have a government currency which, because of intrinsic merit, will maintain its parity without any temporary bolstering upon the part of either banks or government, is in every respect a different matter.

Science is making rapid strides in every direction. Why not in finance? I saw the other day a water-works constructed in a town on a plain. There was no hill near, on which to build a reservoir. It was impossible to look into the heavy iron water mains and guess whether

they were full or empty, and yet a trifling valve, the device of that great engineer Alexander Holly, was so arranged as to provide for a constant pressure night or day, whether the inhabitants were using much or little water. The principle was of the simplest, though through many thousand years it had never been dreamed of by the most expert hydraulic engineers. The consumption of water brought decrease of pressure, and the valve, responding to the decrease, operated a wheel which turned on the steam, or other force, and set the pumps in motion. When the pressure reached a certain number of pounds the valve operated in reversal of its previous motion, and the steam was turned off.

Congress has been accustomed to guess blindly at the volume of currency required. The banker looks at the mains of commerce and is uncertain in his figures. Is it not time to substitute a scientifically arranged valve which will respond quickly to the demands of business and increase or decrease the pressure of the currency volume in response to the actual needs, rather than wild legislative hypotheses.* Let stability and adequacy be given to our financial system, and it is within the power of all classes of the American people to make comfortable livings and aspire to fortune.

The teachings of eleven panics should be sufficient to arouse the public mind to the supreme part which the money question plays in the happiness of a country. I believe that more lives have been sacrificed by our eleven panics—suicide and physical breaking down—than were lost in the War of the Rebellion, ten times over.

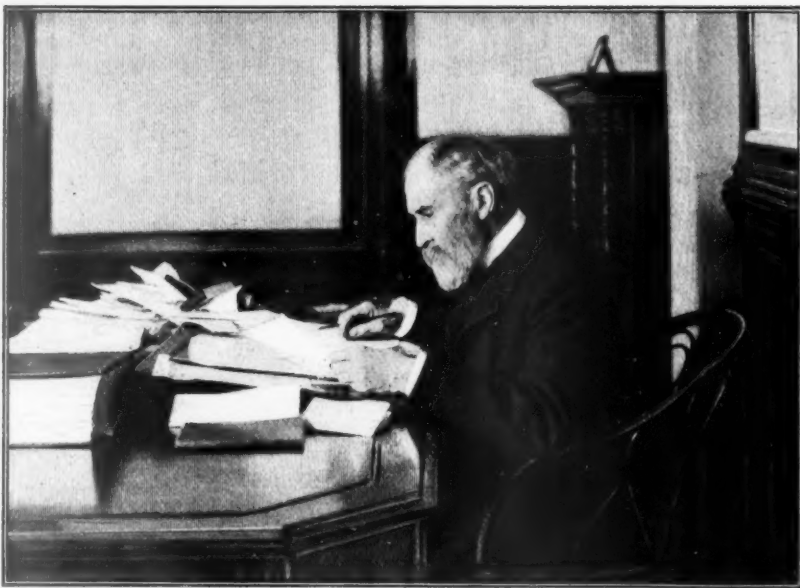
No man is safe under existing conditions. The most industrious and the most conservative fall side by side with the speculative and the reckless. Upon the excellence of the basis for exchanges depends all successful industry. A currency which can be contracted at the will of a speculative clique, makes disaster as certain as night following day. There can be no safety to business, no values to property, no certainty of employment, no permanent prosperity of any kind without a scientifically designed currency system.

The importance of this should be first recognized by the bankers. They know how narrow is the margin between prosperity and suspension: they recognize that a bank's best safeguard is that prosperity of the community which is imperilled equally by sudden expansion and sudden contraction.

This is a fortunate time for the new president and congress to undertake to remodel our currency system. There is no election near at hand to excite prejudice; there is time for careful investigation. The party that successfully solves the problem will establish a warm claim to the suffrages of the American people.

JOHN BRISBEN WALKER.

* The volume of the currency was reduced by legislation from about sixteen hundred millions, in 1866, to seven hundred and twenty millions, in 1873—a ruthless proceeding which even the most untrained mind should have recognized as certain to bring a panic. That which followed came in 1873, as a matter of course, and was sufficiently ruinous to inculcate a lasting lesson: but it did not.



Taken for The Cosmopolitan by Leo D. Weil, staff photographer.

GEORGE G. WILLIAMS, PRESIDENT CHEMICAL BANK OF NEW YORK.

THE METHODS OF BANKING.

BY THOMAS L. JAMES,

PRESIDENT LINCOLN NATIONAL BANK, NEW YORK.

THE function of a bank is far more important than many people suppose. It is generally looked upon simply as a place for the deposit of money. In olden times, the cashier was the money-keeper; he was the guardian of the "caisse" or chest, in which merchants put their coin for safe-keeping, and was called the chest-keeper. This was before the days of banks, or, at least, when there were few in existence, and they were far apart. In modern times, owing to a well developed system of modern exchanges, the old-time chest has disappeared, and the cashier keeps in a book a record of the titles to money belonging to different persons, the coin being represented by notes, checks and other forms of paper obligations.

But the real value of a bank to a community is that it is a medium of distribution for the products, not only of the country in which it is located, but for the whole world. It facilitates the distribution of what labor, in its various forms, produces in all parts of the civilized universe. Money, as the representative of various forms of industry, finds its way to the bank, which really might be called an industrial exchange; for this money, representing these various lines of human endeavor, is divided, and passes on from one person to another, or from one part of the country to another, reaching the largest cities and the smallest hamlets. In this way is kept alive and constantly stimulated that commercial activity which constitutes the material life of a nation.

NOTE.—During 1897 THE COSMOPOLITAN will present a valuable series of papers on the great industries and more important operations of finance and business. They will be from the pens of men thoroughly familiar with the subjects of which they write. No business man, however high his place in the financial world, or humble his commercial life, but will find interesting and instructive material in this series. They will prove useful in adding to any business training, and every young man just entering commercial life, and every old man, however experienced, will find them worth reading. The first of the series is "The Methods of Banking," by THOMAS L. JAMES, formerly Postmaster-General, but for many years president of the Lincoln National Bank, of New York.

It may be said that the Bank of England transacts the whole business of the British Government. "She acts not only," says Adam Smith, "as an ordinary bank, but as a great engine of State. She receives and pays the greater part of the annuities which are due to the creditors of the public; she circulates exchequer bills; and she advances to the government the annual amount of the land and malt taxes, which are frequently not paid until some years thereafter."

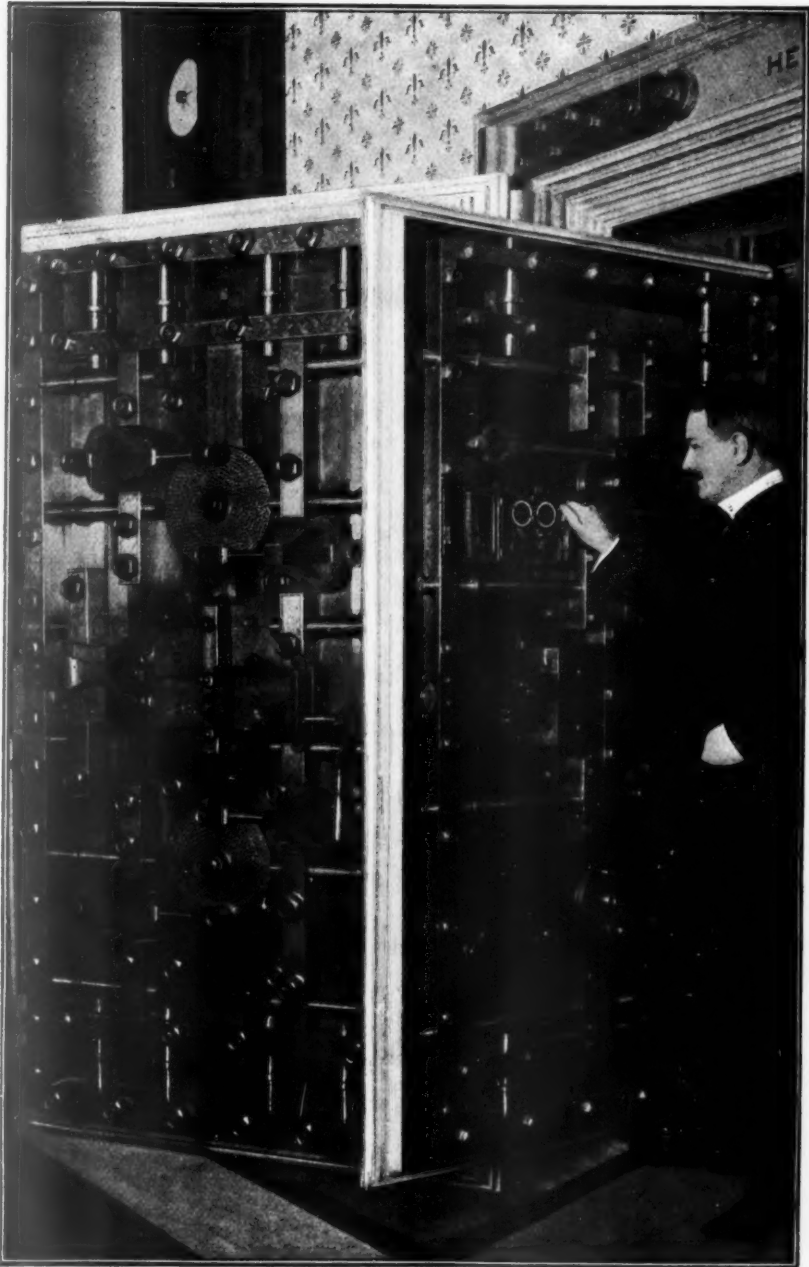
A bank has been well called an agent for assigning and transferring titles to property. A New York man, for instance, sends his draft to far-off Washington, or Alaska, to pay for some fur robes. The owner of the robes passes the draft on his store-keeper to settle for supplies he has received at the store. The storekeeper sends it to the wholesale grocer in San Francisco with whom he deals; the wholesale grocer deposits the bit of paper in his bank. It may pass from hand to hand, and from city to city, until it finally reaches, in New York, the bank against which it is drawn, and is charged to the account of the maker. In all this

proceeding, no coin has passed—nothing but a piece of paper, the representative of money, as money itself is the representative of labor. How simple and satisfactory is this transaction, compared with the ancient method of lugging around bags, or coffers of gold and silver with which to make exchanges, while the owners were possessed of a constant fear of being robbed of their treasure. Mr. Edward Atkinson is authority for the statement that three hundred million dollars of gold coin suffices as the standard by which to measure three hundred thousand million dollars' worth of purchases and sales every year. By the use of notes issued by, or checks upon, banks and bankers, he says that more than 100,000,000 tons of food are moved in each year from the producer to the consumer, and thus the subsistence of 70,000,000 people is assured. Of the banks in the United States at the present time, by far the greater number are constituted under the National Banking Act, which has been in force since 1863. These banks are all organized under the laws of, and chartered by, the United States. A na-



Taken for *The Cosmopolitan* by Leo D. Weil, staff photographer.

H. W. CANNON, PRESIDENT CHASE NATIONAL BANK OF NEW YORK.



Taken for The Cosmopolitan by Leo D. Weil, staff photographer.

VAULT DOORS IN THE LINCOLN NATIONAL BANK OF NEW YORK.

tional bank must be organized by not less than five persons. Unless such banks are located in small places, they must have a paid-up capital of not less than \$100,000. Before they commence business, they must send to the Treasurer of the United States some kind of United States interest-bearing bonds to the amount of not less than one-third of the capital stock paid in. We will suppose that a bank of this kind is started with a capital of \$150,000. It proceeds at once to deposit with the government United States bonds of the face value of \$50,000. It has then on hand \$100,000 in cash, less such premium as may have been paid for the bonds. After the bonds have been deposited with the government as collateral security, it is allowed to issue notes to the extent of \$45,000. In other words, the other conditions being complied with, the Comptroller of the Currency gives the bank certain notes of different denominations, in blank, registered and counter-

signed, equal in amount to ninety per cent. of the par value of the bonds. The whole amount of notes thus issued, according to the law, must not exceed \$300,000,000, one-half to be apportioned among the states according to their representative population, and the other half to be apportioned with regard to the existing banking capital, resources, and business of the state.

The notes, or bills, as we commonly call them, of a national bank, get into circulation partly by being handed out by the paying teller of the bank to persons who present checks for payment, but largely, also, through the loans the bank makes to its customers. A merchant, for instance, desires \$1,000 ready money to pay for certain goods he has ordered. He gets his note discounted at the bank (of which discount more will be said later on), and receiving the bills, pays for his goods, probably obtaining them considerably less for "spot cash." In this way,



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A. S. FRISSELL, PRESIDENT FIFTH AVENUE BANK OF NEW YORK.



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GEORGE M. HARD, PRESIDENT CHATHAM NATIONAL BANK OF NEW YORK.

the notes of the bank get into circulation throughout the community. The chief advantage of a national bank-note is that the holder of it cannot lose his money. A national bank may fail, and its depositors may never receive a cent of their deposits, but the notes of the bank must be redeemed by the bank; if they are not, the owner of them will have them made good by the government, receiving his money from the proceeds of the sale of the bonds which the bank, at the outset of its career, deposited as security. It is this quality which causes a national bank-note to pass without scrutiny anywhere in the United States. It is the business of a division of the Treasury Department at Washington, called the Redemption Bureau, to redeem in lawful money the notes of the national banks. Each bank is compelled to keep at the United States Treasury, at all times, what is called a redemption fund, which must be equal to five per cent of its circulation. When the number of notes of a national bank, coming into this redemption bureau, is in excess of this required sum, the bank is notified, and the difference

must be made good at once. The notes, as they come in, are generally assorted by women. The name of the bank and a specific number of the note by which it is known make this work comparatively easy. From time to time, new sheets of notes are forwarded to the banks, to take the place of the worn-out bills which have been returned. The old bills are boiled into a pulp, which is made into a kind of brown paper used in grocery stores. A man may be carrying home a dozen herring wrapped in a piece of paper which originally represented thousands of dollars. In the Young Men's Christian Union, of Boston, may be seen a mass of this pulp moulded into the shape and size of a brick, which represents hundreds of thousands of what were paper dollars.

Although there still remain some state banks and private banking institutions exist in the large cities, it will hardly be necessary to consider them in the present article, for the reason that their methods of management are substantially the same as those that apply to national banks. In fact, after the national banking law passed, the banks already exist-



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J. G. SIMMONS, PRESIDENT FOURTH NATIONAL BANK OF NEW YORK.

ing in the several states were rapidly transformed into national banks, under the operation of this law. Their old notes were withdrawn from circulation and exchanged for the new national bank issue.

One of the most important matters connected with the management of a bank is the discounting of notes; for it is principally by this means that the bank is able to make money and so declare a dividend for its stockholders. In these transactions, the depositors must, of

course, be protected from loss, as, otherwise, reckless or ignorant bank managers would, by bad investments, bring about the failure of the bank. Under the banking law, therefore, national banks are prohibited from loaning more than seventy-five per cent., or three-fourths of their gross deposits; the remaining fourth must be kept on hand, at all times, intact, and is called the reserve.

Following is given the usual form of a collateral note:

\$ _____ **New York,** 189 _____

..... after date, for value received..... promise
to pay to the order of the President and Directors of the **Lincoln National Bank**, at their Bank in the City of New York,
with interest at..... per cent. per annum; having deposited with them as collateral security for payment of this or any other liability or
liability of..... to said Lincoln National Bank; due or to become due, or that may be hereafter contracted, the following property, viz.:

The market value of which is now \$..... with the right on their part from time to time to demand such additional collateral security as they may deem sufficient should the market value thereof decline, and also hereby give them a lien for the amount of all the said liabilities upon all the property or securities given unto or left in their possession by the undersigned, and also upon any balance of the deposit account of the undersigned with them. Upon..... failure to comply with any such demand, this obligation shall forthwith become due, with full power and authority to them or their assigns in case of such default or of the non-payment of any of the liabilities above mentioned at maturity, to sell, assign and deliver the whole, or any part of such securities, or any substitutes therefor or additions thereto, at any brokers' board, or at public or private sale, at their option, at any time or times thereafter without advertisement or notice to..... and with the right on their part to become purchasers thereof at such sale or sales, freed and discharged of any equity of redemption. And after deducting all legal or other costs and expenses for collection, sale and delivery, to apply the residue of the proceeds of such sale or sales so made, to pay any, either or all of said liabilities, as to them shall be deemed proper, returning the overplus to the undersigned; and..... will still remain liable for any amount so unpaid. The undersigned do hereby authorize and empower them at their option, at any time, to appropriate and apply to the payment and extinguishment of any of the above-named obligations or liabilities, whether now existing or hereafter contracted, any and all moneys now or hereafter in their hands, on deposit or otherwise, to the credit of or belonging to the undersigned, whether the said obligations or liabilities are then due or not due.

We will suppose that a man is in need of a considerable sum of money, on a sudden emergency, to carry out some



ELLIS H. ROBERTS, PRESIDENT FRANKLIN NATIONAL BANK OF NEW YORK.

speculation, to begin or complete some business enterprise. He is a depositor at the bank and has a fair balance to his credit. His account has not been overdrawn, and none of the checks that he has deposited has been returned marked "N. G." (no good)—two little letters which conceal many a sad and checkered history in the world of finance. The borrower gives his note for the amount he wants, and the money is given to him, less the rate of discount. Suppose the loan to be for \$10,000, at four months, and the market rate of discount to be six per cent. The borrower would give his note for \$10,000, and receive \$9,800, in other words, the amount he asked for, less the interest, \$200. Discount is interest paid in advance. The bank is secured in the payment of this money in several ways. First, the note may be endorsed by a man known to be financially responsible; or the maker of the note may place in the hands of the bank a sufficient amount of collateral security, more than enough to cover the amount of his obligation.

A note may be a "demand collateral note," commonly known as a "call loan." As the phrase implies, the money is payable to the bank on demand. Other collateral notes (like the sample given) are made payable within a specified time—thirty, sixty or ninety days, as the case

may be. It is seldom that notes are discounted for a period greater than three months. It has been found that when persons can obtain loans which they are not called upon to pay for six, twelve or eighteen months, they are tempted to engage in hazardous speculations, the result of which will not be known until a distant period. As matters pertaining to this mundane sphere do not always turn out as we expect, the borrower often fails to meet his payment, while the collateral he has put up may, in the interim, have decreased in value. Such proceedings, if continually allowed, would soon cause an unhealthy and unbusinesslike condition in banking circles. They would also prevent bankers from keeping that close control over their funds which is advantageous at all times, but always necessary with banks, as there might, at any time, be a sudden stringency in the money market, caused by some unexpected calamity. In the matter of promises to pay, in the banking as in the commercial world, it may be said that



Taken for *The Cosmopolitan* by
Leo D. Weil, staff photographer.

E. S. MASON, PRESIDENT BANK OF NEW YORK.

"short settlements make long friends." A bank also prefers to have many small depositors rather than a few whose accounts are exceptionally large, for the reason that a large depositor might suddenly draw out all or most of his money, and so put the bank to considerable inconvenience in the matter of ready funds. In other words, a bank is better off with a thousand depositors, each of whom has

deposited \$1,000, than with one depositor who has placed in its keeping \$100,000.

Some banks discount paper only for their depositors, when the transaction is called "discounting." Some buy paper from outsiders, private bankers or brokers.

As a rule, the collateral security usually offered to guarantee a note is in the shape of bonds; in most cases, railroad bonds, because there are more of that kind than any other, and they can be more readily converted into money. Here it becomes necessary for the bank officials to be well informed as to the value of such securities, but, although the variety of bonds is almost endless, a bank concerns itself only, so far as collateral is concerned, with the very best or "gilt-edge" securities, the first-mortgage bonds of old and well-established railroads or other standard corporations, and United States securities which are negotiable everywhere and the value of which is not at all likely to depreciate.

A bank earns money from the charges it makes to outsiders for the collection of drafts and promissory notes; from discounting the notes of its depositors; from interest on bonds it owns, either those deposited at Washington or those it has on hand, and from investments in other bonds, which it makes from time to time. Its expenses are the government tax on the amount of government notes it issues, a tax on Canadian and other forms of fractional money paid out, local and state taxes and running expenses. Its books are inspected from time to time by an authorized examiner. If the bank has made a certain profit within six months, it must lay aside at least one-tenth of the net profit, until the extra or surplus fund thus formed amounts to twenty per cent. of the capital; and many banks lay aside much more. One dollar of surplus is worth more to a bank than one hundred dollars of capital.

The officers of a bank consist of a president, a vice-president, a cashier and a board of directors. The president presides at all meetings of the board and is the executive head. The directors depend upon him for information in regard to the transactions of the bank. In the absence of the president, the vice-president attends to the duties of that office. The cashier exercises a general super-



*Taken for The Cosmopolitan by
Leo D. Weil, staff photographer.*

WILLIAM A. NASH, PRESIDENT CORN EXCHANGE
BANK OF NEW YORK.



Taken for The Cosmopolitan by Leo D. Weil, staff photographer.

FREDERIC D. TAPPEN, PRESIDENT GALLATIN NATIONAL BANK OF NEW YORK.

vision over the clerks and their accounts. Although he cannot examine each entry, he must see that the footings compare with the general ledger. He attends to the opening of accounts with new customers. The number of directors is usually ten, each one of whom must be a resident of the United States, and own, in his own right, at least ten shares of the stock of the concern. At the meetings of the board of directors, the general condition of the bank is considered and the character of the "paper" (as notes are technically called) offered for discount is discussed.

A regular customer of a bank is entitled to have notes discounted, the amount depending upon the size of his account

and the stability of the business in which he is engaged.

The number of clerks employed in a bank depends, of course, upon the size of the institution and the character and magnitude of its transactions. In small country banks, the president, the cashier and one or two book-keepers will be able to attend to the business. In our large city banks, from twenty to more than one hundred clerks will be employed; when the greater number is needed, it is on account of extra book-keeping and other clerical work, for the general management of all banks is the same.

First, in rank, comes the paying teller, who is next in order of promotion to the cashier. His title indicates the nature of

his office. In cashing checks presented to him, he looks, first, to the genuineness of the signature; second, the responsibility of the maker; and, third, the identity of the person who presents the check. He must have a general knowledge of the size of each person's account. If a man who never made out a check for more than \$100, sent in a check calling for \$1,000, he would quickly inquire about his balance. And, in nearly all large banks, he can do this without his leaving his desk or exciting the suspicion of the person who presents the check. In the brass railing, on his right hand, so small and so surrounded with the fancy work of the structure as scarcely to be noticeable, are three speaking tubes; the first is marked "A to K," the second, "L to S," the third, "T to Z." It is Mr. Brown's check that has been presented. Very quietly, the paying teller turns to the first tube and almost whispers through it: "Brown's balance?" He fumbles with some bank bills, and quickly the answer comes back: "\$496." Then the paying teller politely informs the person who has presented the check that there must be some mistake, because Mr. Brown has not sufficient funds to his credit to cover the amount of the check.

The clerk next in importance is the receiving teller, who receives funds as they are presented, and credits them on the pass-book (or bank-book, as it is commonly called) of the depositor. He must have a thorough knowledge of the genu-

ineness of bank-notes, and see that checks, drafts, etc., are properly indorsed. The note teller attends to the business that the bank has with other banks, both in the city and out of town. He also has charge of the money which is sent to the bank for the payment of notes deposited for collection. It is the duty of the collection clerk to receive payment for drafts and promissory notes offered by depositors or others for collection. The discount clerk keeps a record of the customers who request discounts. At each meeting of the board of directors, he presents a statement of these applications for loans and discounts. By this it will appear, for instance, that James Brown, on January 10, 1897, was the "promissor and acceptor"; William Brown was his "indorser and collateral"; the note is made payable at New York, at the rate of six per cent. interest, is due April 13, 1897, and the amount is \$4,000. The board, generally, or some of its members, have information in regard to Brown's financial standing in the community and quickly decide whether or not the loan shall be made.

The number of book-keepers in a bank depends on the volume of its business. They are in charge of a general book-keeper, whose position is one of exceptional importance, because his records will always show, almost at a glance, the actual financial condition of the bank. The large ledgers used by the ordinary book-keepers in keeping the accounts of depositors, contain from one thousand to



*Taken for The Cosmopolitan by
Leo D. Weil, staff photographer.*

A. B. HEPBURN, PRESIDENT THIRD NATIONAL BANK
OF NEW YORK.

twenty-five hundred pages each. They are made to order, and have to be bound very strong on account of the great amount of handling they are subjected to. They cost about \$70 each. They usually come in sets of four, each volume covering certain letters of the alphabet, to wit: A to F; G to L; M to R; and S to Z. The names are arranged according to the vowel plan, and a certain number of pages are allotted to each letter in the alphabet. The frequency with which the initial letter in names occur has been very ingeniously and closely figured out and proportioned from a careful examination of directories. The number of pages devoted, respectively, to each letter is as follows: A, 68; B, 88; C, 136; D, 52; E, 56; F, 56; G, 36; H, 48; I, 20; J, 20; K, 20; L, 36; M, 68; N, 32; O, 20; P, 88; Q, 4; R, 56; S, 116; T, 76; U, 12; V, 20; W, 56; X, 4; Y, 4; Z, 4. A still closer alphabetical arrangement is made under the vowel system. The one hundred and thirty-six pages devoted to C, for instance, would be divided thus: Ca, 48; Ce, 12; Ci, 12; Co, 48; Cu, 12; Cy, 4.

Other clerks employed in a bank are the messengers or runners. It is the duty of the messenger to present to a depositor against whom a note is held, a notice that the same is due, or about to become due. This is a convenience to the maker, who is thus warned of the time of payment. This, however, is not obligatory and is only done by the bank as a matter of courtesy. Business men, as a rule, however, have their notes made payable at the bank where they deposit, instead of at their place of business. They keep a record of the transaction; and, in this way, avoid the trouble and responsibility of holding the money in hand during the business hours of the day of the note's maturity. When the note is made payable at his bank, all the maker has to do is to see that he has enough funds on deposit to meet it, and it will be paid there the same as though it were a check, by charging it to his account.

A large and important part of the business of a bank consists in handling the checks of other banks, some of them located in its own city, but a large proportion of them representing institutions in other cities and towns throughout the country—it may be hundreds of miles



*Taken for The Cosmopolitan by
Leo D. Weil, staff photographer.*
DUMONT CLARKE, PRESIDENT AMERICAN EXCHANGE
NATIONAL BANK OF NEW YORK.

distant. These checks come to its depositors in the regular course of business and are deposited by them for collection. It is estimated that New York banks, in the aggregate, daily collect checks to the amount of \$200,000,000, and that they send out daily ten thousand collection letters. These collection letters are sent to banks whose checks do not pass through the Clearing House. The checks of such banks are sent directly to them for collection, the bank written to sending either the cash by express, or a draft on a New

York bank, or private banking house, from which the money can be obtained. In the course of the year, while this class of checks are on their travels, the banks are said to lose \$2,000,000 in interest. In the early days of banking, the business of collecting these checks in the city was confided to the porter of the bank. He would go from bank to bank, presenting the checks drawn upon each, and receiving, in return, the checks upon his own bank, the balance in favor of either bank being paid in cash on the spot. When out-of-town collections were to be made, or bills on country banks to be redeemed, it was not uncommon in New England, for the president, accompanied by one of the officers of the bank, to drive to the different towns and personally attend to such business.

The porters, already referred to, meeting one another so often in the different banks soon came to the conclusion that it would save time and trouble if they exchanged, on the spot, any checks that one might have against the other. This led to their arranging a place and hour of meeting. They were in the habit of assembling on the steps of the Wall Street Bank, which came to be known as the "Porters' Exchange." Here they would exchange checks. The bank officers found that the new plan worked so well that they eventually established the Clearing House. The original meaning of the term "clearing house" is simply a place of meeting. When that institution was once established, it was found that the arrangement of checks, bills, etc., was more expeditiously conducted by the appointment of two or

three common clerks, to whom each bank's messenger gave all the instruments of exchange he wished to collect, and from whom he received all those payable at his own house. The payment of the balance settled the transaction.

On the 4th of January last, the Lincoln National Bank, with which I am connected, sent to the Clearing House its exchanges, amounting to \$1,063,000, in round numbers. This, of course, was taken in checks and drafts, and was carried by a clerk (with the proper guard) in a small satchel. Had this amount of

money been in gold coin, it would have weighed over a ton and a half; in silver, twenty-six tons; and would have required (estimating two tons to the load) thirteen trucks to have taken the silver from the bank to the Clearing House besides entailing extra labor to load the trucks, extra guards, etc.

Space will not permit of a detailed description of the methods and rules of the New York Clearing House. The paragraphs above will give a general idea of its work. The advantages of the Clearing House system, in saving time and

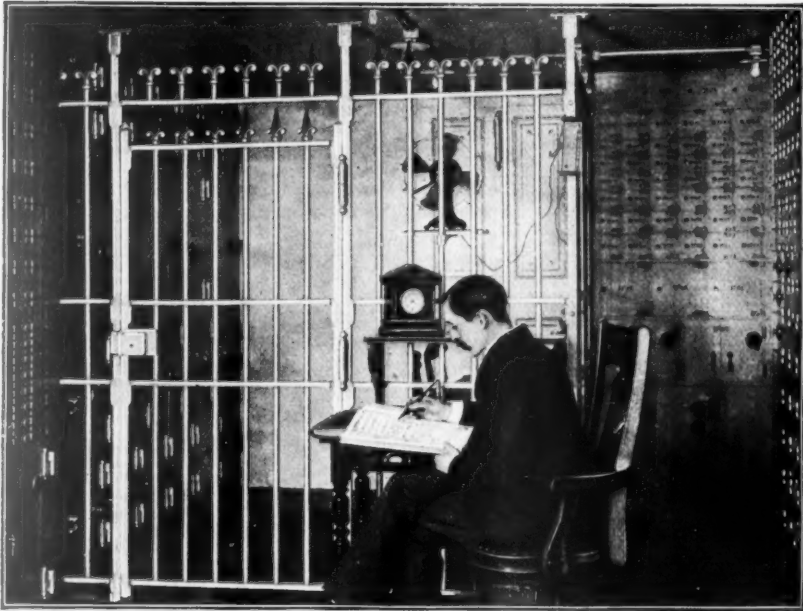


*Taken for The Cosmopolitan by
Leo D. Weil, staff photographer.*

THOMAS L. JAMES, PRESIDENT LINCOLN NATIONAL
BANK OF NEW YORK.

expense (besides the worryment over the fear of losing money, quite common under the old system) can never be over-estimated by those interested in banking.

The Clearing House is a comparatively modern institution. It was established in London in 1775. The New York Clearing House was established in 1853; that at Boston in 1856; at Philadelphia and Cleveland, 1858. Baltimore, San Francisco, Cincinnati, Louisville, Indianapolis and other large cities soon after established similar institutions, so that



Taken for The Cosmopolitan by Leo D. Weil, staff photographer.

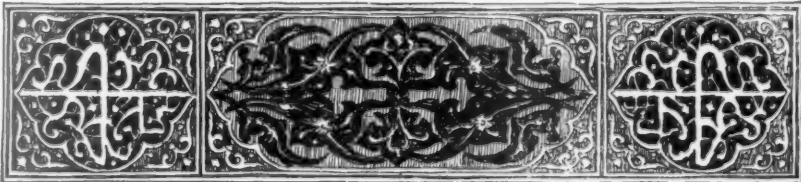
SECURITY BOX CONTAINING VANDERBILT MILLIONS, LINCOLN NATIONAL BANK OF NEW YORK.

now the chain of bank exchanges literally goes around the world. Nearly all rural banks are connected with banks in the large city nearest to them. It is the same in London, in Paris, Berlin, etc. Each large capital has its Clearing House.

A check or draft will now, not only travel from one end of our country to the other, but from one end of the world to the other, passing through one Clearing House after another, until it is finally returned to the bank upon which it was originally drawn.

I cannot close this brief and imperfect sketch without calling attention to the part played by the associated banks constituting the New York Clearing House,

by which panics have been averted, the credit of the country maintained and the business interests of the nation protected. Space alone prevents my paying a just and sufficient tribute to the great and patriotic work performed by George G. Williams, the veteran president of the Chemical; Frederic D. Tappen, of the Gallatin National Bank; Henry W. Cannon, of the Chase; J. Edward Simmons, of the Fourth; A. Barton Hepburn, of the Third, and Dumont Clarke, of the American Exchange. To these gentlemen and their associates the government and the people owe a debt of gratitude for the ability and courage they have always displayed when the occasion arose and a danger was to be met.



THE NEW ADMINISTRATION.

MR. MCKINLEY enters upon his duties with the good wishes of the entire people. All hope that he may be able to give the nation prosperity. The members of his own political party are confident of, and those of the opposite political faith anxious for, a termination of the prevailing troubles.

Hotly contested elections teach great lessons, and wise leaders have often found, in an aroused public sentiment, instruction materially modifying extreme views. Discipline is so powerful within the ranks of an old party that a far-seeing man, after battle against a new organization polling a vote of millions, will question what the vote would have been had there been no officers to keep the privates of their party in line; and what it will be at the end of four years should disaster in the business world not be retrieved.

Let us all hope. Democrats and republicans are alike in need of favorable conditions. The success of each business man is bound up in the good fortune of all. No one is so comfortably situated but that he must fear the continuance of his neighbor's distress.

However widely citizens may differ regarding political principles, there is a general confidence felt in the earnestness and good intention of the new president. It is widely held that Mr. McKinley will expect his highest reward in benefiting his country. No one believes that he will build an underground passage leading from the White House to the speculative exchanges.

The country is in a critical condition. A wise man, intent only on the good of the people, and strong enough to oppose the schemes of combinations seeking to enrich themselves at the expense of the nation, may work wonders. A weak man will not only ruin the business world but his party and finally himself sink into well merited contempt. Mr. McKinley has hitherto concentrated his attention upon the protection of industry; we hope that he will now approach the question of giving to the country a safe, non-fluctuating currency system, with that sincerity which the business world

demands and which one may expect, judging from the kindly, earnest face in the portrait on the opposite page.

A man in the smaller politics which leads to the House of Representatives and the Senate, may be the victim of circumstances. But after he has reached the presidency, if he falls a victim, it is not to circumstances, but to his own weakness—his own stubbornness—his own selfishness. He stands at the pinnacle of an American career, where thought about self must cease and every faculty be bent solely upon the good of the Republic. Capable of self-abnegation, capable of leaving behind all the petty tactics of the legislative hall, capable of concentrating every energy upon the general good, such a man's progress through four years of administration is a march of triumph, even though politicians and their organs may attempt to harass every step. And when he descends into private life at the end of his term he will be welcomed with plaudits that will reverberate along the halls of history.

But the weak man who imagines in himself all wisdom, who is certain, without study of problems which other men weigh with much thought and caution; or who makes of the executive chair a place from which to advance followers and friends—or, for the gratification of personal spites—or, for the acquisition of riches—or, who lets himself be surrounded by flatterers and fawners—such a one goes out to the most cruel torture that fate provides—that most unhappy lot of the human being who has done injustice to millions and is, in turn, both hated and despised.

Let us hope for the new president's bravery and strength and manly fortitude against those who are always seeking to use the government for their private ends.

The four illustrations of Mr. McKinley's home life which are here given—the president-elect having kindly permitted the "Cosmopolitan's" staff photographer the privilege of taking them—give a pleasing impression. Dignified simplicity is the marked characteristic, and upon every countenance of the home circle there is stamped kindness and self poise.



Taken in Mr. McKinley's home at Canton, for The Cosmopolitan by Leo D. Weil, staff photographer.

PRESIDENT MCKINLEY.

The first official act of Mr. McKinley, to which the country looked with anxiety, was the appointment of a Secretary of the Treasury. The task of selection was a most difficult one. To find a man well versed in the broader affairs of business, and also familiar with financial problems; to find a man who was not provincial in his ideas, and who would not represent merely a section; to find a man who was not entangled with doubtful interests; or who would not have something to gain by us-

ing the treasury; to find a man of culture and a man of ideas, who was not bound up in the prejudices of the past, or who was not a politician having only party success in view; to find a man of liberal mind and generous impulses, and sufficient modesty, and broad character, and good habits and high integrity. Ah! that was truly a difficult task. And yet, strange to say, such an one seems to have been discovered in Lyman J. Gage, by whom the tender of appointment has been accepted.



Taken for The Cosmopolitan by Leo D. Weil, staff photographer.

MR. ABNER MCKINLEY.



Taken in Mr. McKinley's home at Canton, for The Cosmopolitan, by Leo D. West, staff photographer.
MRS. MCKINLEY.

This is the character which comes in report of Mr. Gage, and let us hope and pray that he will in no wise disappoint those of his admirers who have the welfare of the nation at heart.

Mr. Gage is held in kindly recollection by the readers of "The Cosmopolitan" as a former contributor to the pages of this magazine. His published utterances promise that he will take up the currency problem in all earnestness and sincerity, and that he will endeavor to go out of office with the important affairs of the Treasury Department in a vastly more satisfactory condition than at present.

The other members of the Cabinet are, in this year of our Lord eighteen hun-

dred and ninety-seven, of much less importance than the Secretary of the Treasury. Doubtless capable men will be appointed. Mr. Sherman as Secretary of State is a much more desirable person than Mr. Sherman, as Secretary of the Treasury, would be. He is likely to take hold of the Cuban question in a way that will be satisfactory to the country.

It would be, perhaps, more comfortable to put aside the Cuban matter and let it come up as a new danger in some future year; but it will undoubtedly be cheaper to bring it to a conclusion now, and will be in better keeping with Republican traditions.

Cuba in the hands of Spain will al-



Taken in Mr. McKinley's home, at Canton, for the Cosmopolitan by Leo D. Weil, staff photographer.

MISS HELEN MCKINLEY.

ways be mismanaged. It will continue to be a garden of Eden converted into a Hades. Spain, financially weak, may any day sell Cuba to a strong power. Such a thing seems unlikely now, but

no one can tell what complications may arise. If the Republic of the United States permits the Cuban Republic to perish, the day will come when it will have to seriously answer for its indifference.





ONE OF THE ENTRANCES TO VILLA ACHILLEION.

CORFU AND ITS OLIVE GROVES.

BY CHARLES EDWARD LLOYD.

"It is an isle under Ionian skies,
Beautiful as a wreck of Paradise."

THE last line of that couplet should have been written, "Beautiful as a part of Paradise." No poetical license justifies the use of the word "wreck" in referring to a most fertile island washed by the placid waters of the Ionian Sea. Corfu is protected from the north and northwest winds by the sheltering peaks of the Albanian Mountains. The outlook from every point of the compass on the island is an inspiration. The climate is so delightful it is called throughout the Levant the "Oriental Madeira." The best physicians in Europe had determined on Corfu as a place of residence for the late Czar Alexander III., but their advice came too late. The coldest month is in January, when the average range of the thermometer is from forty-nine to fifty-two degrees.

Bishop Wordsworth says of the island: "It is a sort of geographical mosaic to which all the countries of Europe have contributed colors." The sky, a deep and cloudless blue, is reflected in waters so clear I have seen the speckled fishes at play eighty fathoms below the unruffled surface. The silvery gray-green of the olive groves is relieved by a rich emerald-colored sward of grass, out of which the gnarled and picturesque trees grow and flourish. This is not the case in southern Italy or on the mainland of Greece, where there is little or no grass. Vineyards, thick with purple and green grapes, orange, lemon, banana, pomegranate and fig trees, are scattered all over the island. Magnolias, roses, oleanders and many a gaudy flower not known to American fields, blossom every-

where. Palms, papyri and eucalypti attain great size and height. The graceful and fragrant pepper tree, loaded down with clusters of crimson berries, flourishes profusely.

Of all the Ionian Islands there are none to compare with Corfu in beauty except, possibly, the recently unhappy Crete, but that again is marred by the hand of the Turk.

Resident foreigners can find but one point in the scenic effect to complain of, and that is the monotonous grayish-green tone of the numerous olive groves. These groves occupy every hillside and in the general color scheme entirely overshadow the groves of cypress and pine. This lack of variety is mainly due to the fact that at one time the government of Venice gave premiums for the planting of olive trees, partly to encourage the produce of olive oil and partly to discourage the raising of wheat. Once planted in such a congenial soil, the olive has suited the people and no attempt has been made to overthrow its domination of the land. A single tree of the best kind will frequently yield over two gallons each season, and that without the least attempt at cultivation or any labor other than

the simple gathering and pressing of the fallen fruit. As the trees are allowed to grow unrestrained they are generally much larger and more wide-spreading than those to be found in Italy or the south of France, while the Spanish olives are almost dwarfed beside them.

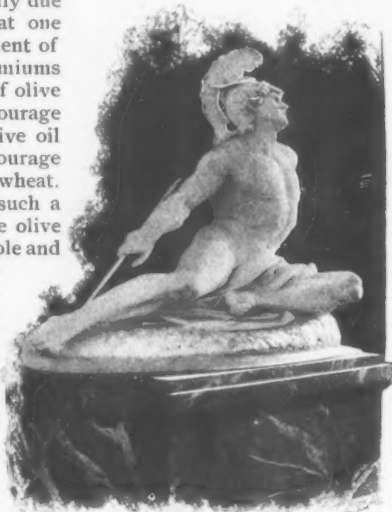
Corfu was never conquered by the Turks; for this reason, the modern Corfiotes resemble more closely the ancient Hellenes. They have, perhaps, the purest Greek blood of any of the subjects of King Georgios I. In the heyday of the power of Hellas, the island was called Kerkyra. It was settled by a colony of

Corinthians about 700 B. C. Soon afterward it became very powerful, and was generally in sympathy with, and an ally of, the cultured and æsthetic Athenians. A quarrel between Sparta and Corfu was referred to Athens for arbitration. It was claimed that the decision was unfairly favorable to Corfu, an episode which was one of the first causes that culminated in the disastrous Peloponnesian War.

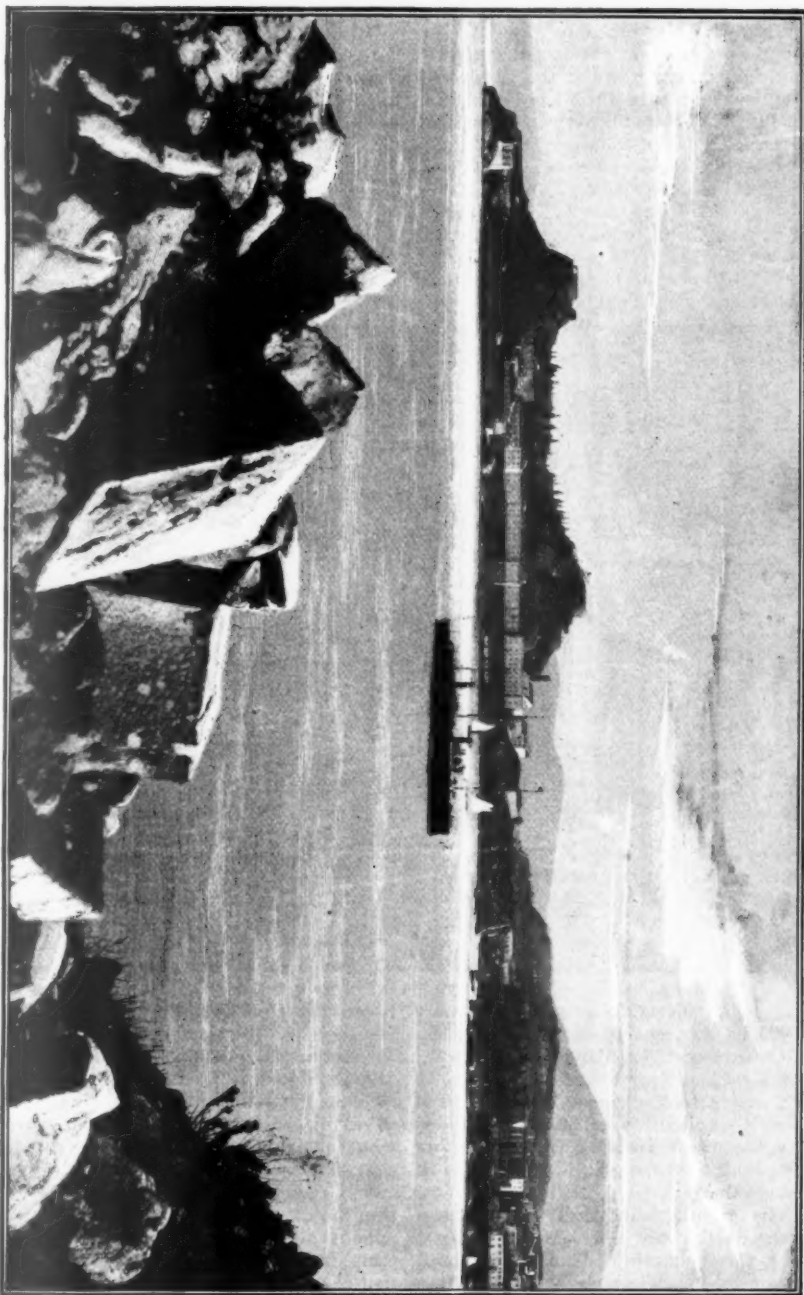
With the decline of Greece, the island passed successively under the dominion of the Romans, Venetians, Neapolitans, French and English. It was the Venetians who built the fortifications which form such a picturesque foreground in the view of the city of Corfu when seen from the sea. During the period of the English "army of occupation," the good roads, which intersect every part of the island, were made. Then, also, a British Lord High Commissioner practically ruled the island and lived in the house now known as the royal palace. It is built of Maltese stone and is not an especially imposing structure. Its suggestive name was once "Monrepos." The throne room is still adorned with portraits of British sovereigns.

In 1859 Mr. Gladstone was Lord High Commissioner to Corfu, but on November 14, 1863, when Prince George of Denmark was chosen by the powers to succeed the deposed King Otho, Great Britain yielded to the wishes of the Corfiotes and consented to the incorporation of the island of Corfu into the kingdom of Greece.

A residence in the palace at Corfu is considered an ill-omened precedent by the royal rulers of Hellas. King Otho and Queen Amalia were returning from a visit to Corfu when, on anchoring at Piræus, they were refused permission to land. The leaders of the Greek parliament had met during their absence and taken away their kingdom! The throne



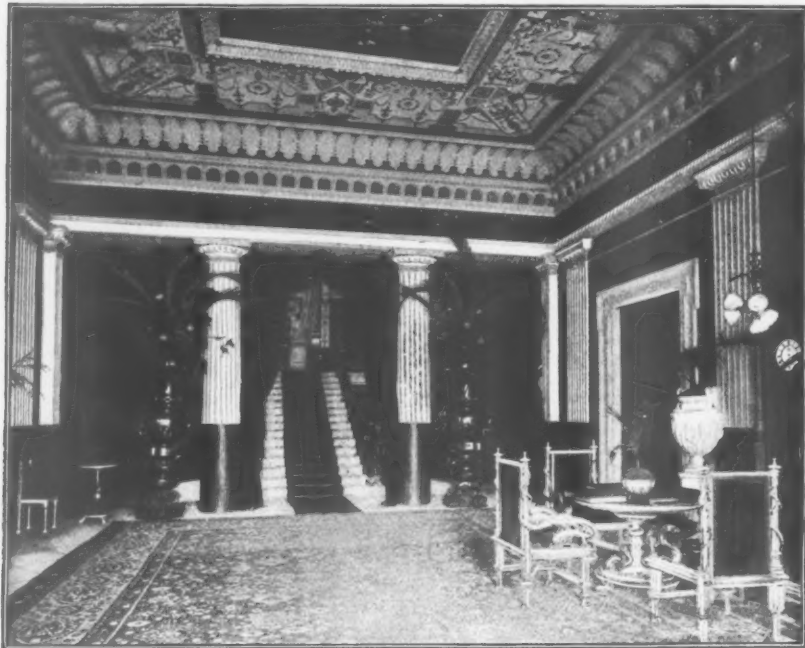
STATUE OF ACHILLES.



CORFU—SEEN FROM ACROSS THE BAY.

was first offered to the Duke of Edinburgh, who was probably afraid to give up the prospect of the grand duchy he now holds, for a crown at the hands of a people who treated their king with such scant ceremony. Then the present King Georgios I., as the Greeks call him, a brother of the Princess of Wales and husband of the Russian Grand Duchess Olga, was selected by the powers, who guaranteed to pay him a good salary if he would take the place. He agreed, but he has had the foresight to build a handsome palace in Copenhagen, and has otherwise

Achilleion, about four miles from the city of Corfu. The location is an ideal one. She has spent several million dollars in making the palace and park suited to the superb site. They say a wound in her own imperial heart, thought to be invulnerable, suggested the name "Villa Achilleion." Greek ideas dominate generally throughout the villa and grounds. The architect was an Italian whose given name is Raphael, and he has done some work almost worthy of it. A colossal white marble statue of Achilles, with a look of torture on his face, trying in vain

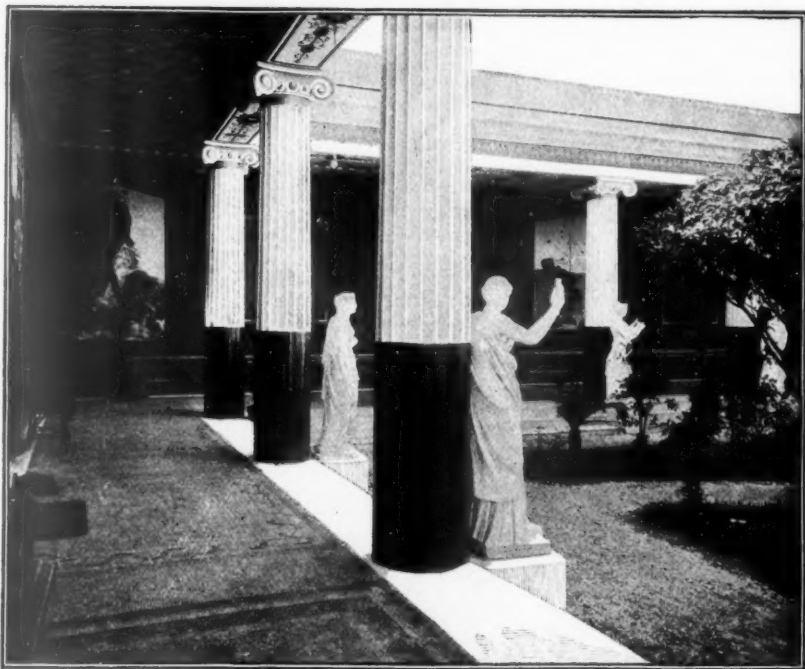


GRAND STAIRCASE IN THE PALACE.

judiciously invested his princely income so as to be prepared for contingencies. He seldom occupies the palace at Corfu. The Greeks always refer to themselves as "citizens," not as "subjects," and thus King Georgios I. is constantly reminded that his people differ from those of other kingdoms in this peculiarity, if not in many others.

The queenliest and most beautiful empress in Europe, Elizabeth of Austria, loves the enchanting island and has built a winter palace which she calls Villa

to pull the fatal spear from his wounded heel, is near the entrance to the park. Two bronze athletes, modeled after those found at Olympia, in the act of running a race, stand on high pedestals nearer the palace. A seated figure of the poet Heine, whom the Empress greatly admires, is in the center of an exquisitely-wrought, circular Greek temple on a shaded knoll in the park. The views of mountains, islands, and sea from every part of this temple are indescribably beautiful. The marble columns which surround it look ab-



CORRIDOR AROUND THE COURTYARD OF VILLA ACHILLEION.

solutely pure and white against the background of Attic sky and ocean. The violet tints, of which Sophocles sings, are nowhere in Greece more discernible than in this charming spot.

The corridor opening on the courtyard of the palace, suggests some of the most artistic conceptions of luxurious Pompeii. The artistic masterpiece in the grounds, which can be seen from the windows of the empress' boudoir, is a monument to her son, the late Crown Prince Rudolph, who committed suicide for the sake of a woman he thought he loved. He lacked the courage of his brave mother, and could not, or would not, force his heart to be subservient to a sense of duty. The medallion on the pedestal is said to be the best likeness of the late prince in existence. Above this medallion, the Genius of Life holds the torch of life, reversed and extinct.

While residing in this palace, the Empress Elizabeth spends much of her time studying the Greek language and literature. She speaks modern Greek fluently.

It is singular that in general the actual landholders of this lovely island show but little liking for it. They are absent nearly all the time. This absenteeism was undoubtedly started by a peculiar system of rent-paying in vogue there known as the "colonia perpetua," by which the landlord grants a lease to his tenants and their heirs forever in return for a rent payable in kind and fixed at a certain proportion of the produce. In former days a tenant who received half the produce himself was considered to be a co-owner of the soil to the extent of one-fourth; and if he had three-fourths of the crop his ownership came to one-half. Such a tenant could not be expelled except for non-payment, bad culture, or the transfer of his lease without the landlord's consent. Time and again attempts have been made to uproot this old system, which has been found to be really very embarrassing, but the farmers in their ignorance believe that every old way is the best way and will not consent to a change. So the system still obtains

under the sanction of the existing laws. There is not, nor ever was, an actual division of the oil crop, which by the way is the only crop. The portioning is done by a committee of valuers, who are mutually appointed by landlord and tenant and who, just before the fruit is ripe, calculate just how much oil each tree will probably yield.

Languor is but a natural result of this ideal climate and therefore it is not

strange that the Corfiote peasantry are considered to be the most idle of all the Ionians. The olive receives but little or no culture from them. What little work they do is in cultivating the vineyards, with old fashioned, broad, heart-shaped hoes. Even this labor is of but little consequence, for none of the Corfu wines are considered good. So deep-seated is the objection to labor that scarcely a cottage can be found with a garden-plot attached.



THE EMPRESS' BOUDOIR.



MONUMENT TO THE LATE CROWN PRINCE RUDOLPH.



THE HEINE MONUMENT.

Vegetables are all bought in the markets; the garlic and onions, of which Corfiotes are so fond, being imported from Apulia.

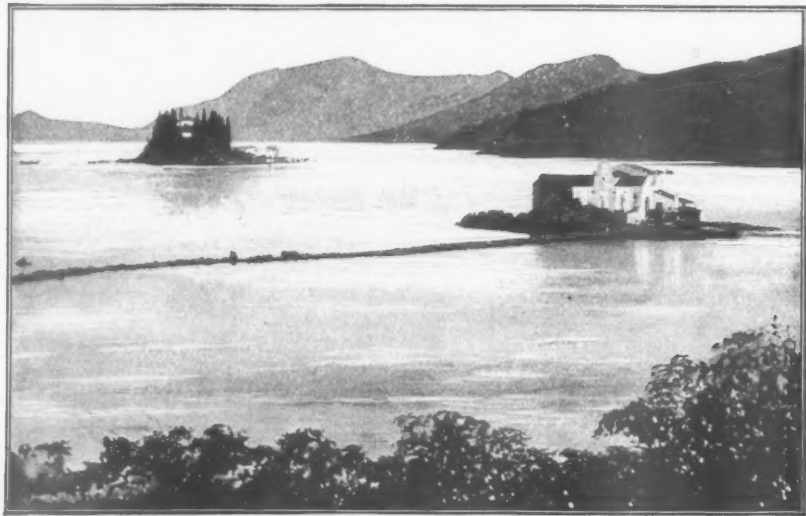
There are a number of ruins in Corfu

which point to an advanced state of civilization in the early times of Grecian culture. One is a very striking monument to Menekrates, dating from the seventh century before Christ. The Greek inscription records that: "Menekrates, son of Ilias, of Oianthe in Locris, was the Proxenos of Kerkyra for his native place, and was drowned at sea."

Opposite the entrance of the ancient Hyllæan harbor is the small island of Ponti Konissi. A chapel and clergyhouse are now built on it. The tradition in Corfu about the origin of this island is this: It is the Phœnician galley which carried Ulysses back to Ithaca and Penelope, after devious wanderings and many dangers. The hero was protected by powerful gods, and while he was in it, the galley moved, and remained of wood. But when it neared the port of Corfu, and as the wished-for land was almost reached, Poseidon turned boat and boatmen to stone, and the little island was the result. A fine view of this legend-haunted spot may be obtained from the terraces of "Villa Achilleion."

Corfu is the seat of a monarchy which includes the islands of Paxos, Antipaxos, and Leukas. It is the most prosperous town of modern Greece.

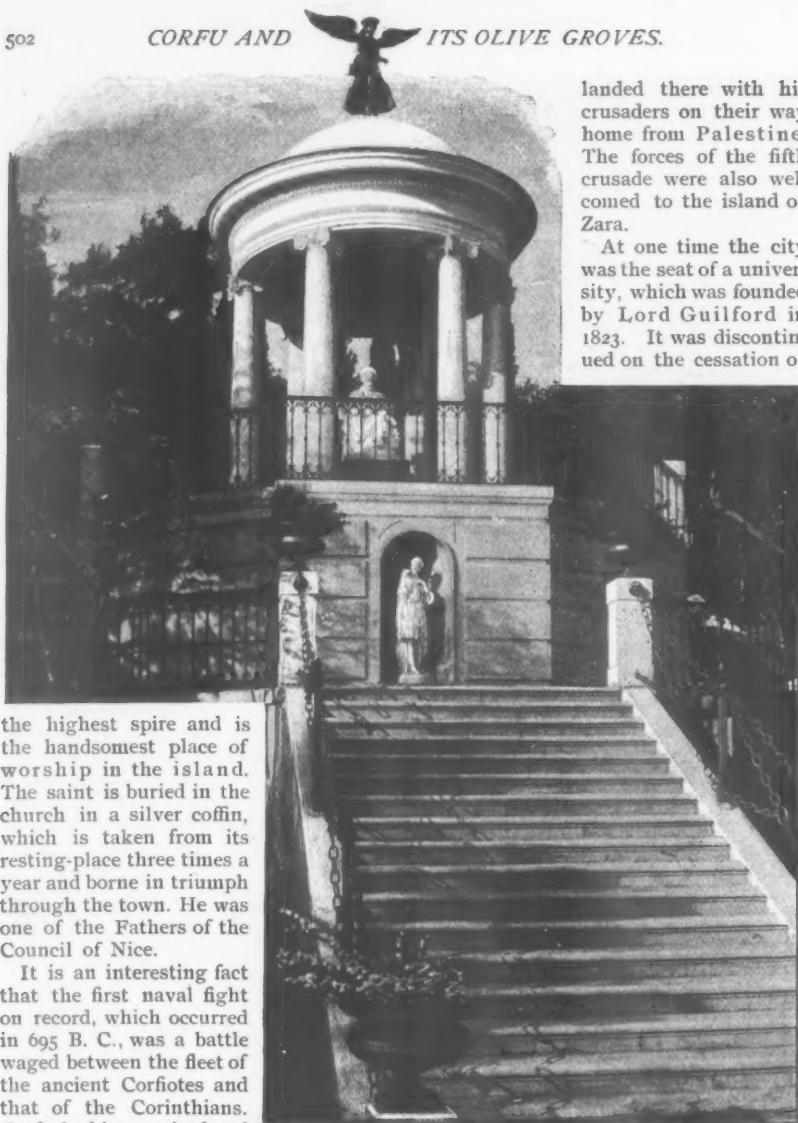
The patron saint of Corfu is Saint Spiridion. The church of St. Spiridion has



THE ISLAND OF PONTI KONISSI.



VIEW FROM THE PARK TERRACE.



GREEK TEMPLE IN THE PARK.

the highest spire and is the handsomest place of worship in the island. The saint is buried in the church in a silver coffin, which is taken from its resting-place three times a year and borne in triumph through the town. He was one of the Fathers of the Council of Nice.

It is an interesting fact that the first naval fight on record, which occurred in 695 B. C., was a battle waged between the fleet of the ancient Corfiotes and that of the Corinthians. Corfu had been seized and settled but a few years before by Corinthians, who had so prospered that the island rivaled the mother country in power. The naval engagement was the result of an attempt on the part of Corinth to subdue the upstart, but it was not successful, and the Corinthian fleet was entirely destroyed.

Another interesting bit of Corfiote history is the fact that in 1192 Richard I.

landed there with his crusaders on their way home from Palestine. The forces of the fifth crusade were also welcomed to the island of Zara.

At one time the city was the seat of a university, which was founded by Lord Guilford in 1823. It was discontinued on the cessation of

the British protectorate, and the buildings are now used for a library and museum.

The original fortifications around the city were very extensive, requiring a force of from ten thousand to twenty thousand troops to man them. When the English took charge of the island these old works were nearly all thrown down and a much simpler plan adopted.



UNCLE BERNAC

— A MEMORY OF THE EMPIRE —

BY A. CONAN DOYLE.

X.—Continued.

THE ANTE-ROOM.

I LOOKED with interest upon Anguereau, the hero of Castiglione, who had taken command upon the one occasion when Napoleon's heart and spirit had failed him. He was a man, I should judge, who would shine rather in war than in peace, for with his long goat's face and his brandy nose he looked, in spite of his golden oak leaves, just such a long-legged, vulgar, swaggering, foul-mouthed old soldier as every barrack-room can show. He was an older man than the others and his sudden promotion had come too late for him to change. He was always the corporal of the Prussian Guard under the hat of the French marshal.

"Yes, yes, he is a rough fellow," said Gérard, in answer to my remark. "He is one of those whom the emperor had to warn that he wished them to be soldiers only with the army. He and Rapp, with their big boots and their clanking sabers, were too much for the empress' drawing-room at the Tuileries. There is Vandamme, also, the dark man with the heavy face. Heaven help the English village that he finds his quarters in! It was he who got into trouble because he broke the jaw of a Westphalian priest who could not find him a second bottle of Tokay. If it had been a good French wine—but Tokay!"

"And that is Murat, I suppose?"

"Yes, that is Murat with the black whiskers and the red thick lips and the brown of Egypt upon his face. He is the man for me! My word, when you have seen him raving in front of a brigade of

light cavalry with his plumes tossing and his saber flashing you would not wish to see anything finer. I have known a square of grenadiers break at the very sight of him. In Egypt the emperor kept him away from him, for the Arabs would not look at the little general when this fine horseman and swordsman was before them. In my opinion Lasalle is the better light cavalry officer, but there is no one whom the men will follow as they do Murat."

"And who is the stern-looking man, leaning on the Oriental sword?"

"Oh, that is Soult! He is the most obstinate man in the world. He argues with the emperor. The handsome man beside him is Junot, and Bernadotte is leaning against the tent-pole."

I looked with interest at the extraordinary face of this adventurer, who after starting with a musket and a knapsack in the ranks, was not contented with the baton of a marshal but passed on to grasp the scepter of a king. And it might be said of him that, unlike his fellows, he gained his throne in spite of Napoleon rather than by his aid. Any man who looked at his singular pronounced features, the swarthiness of which proclaimed his half Spanish origin, must have read in his flashing black eyes and in that huge, aggressive nose, that he was reserved for a strange destiny. Of all the fierce and masterful men who surrounded the emperor there was none with greater gifts, and none also whose ambitions he more distrusted than those of Jules Bernadotte.

And yet, fierce and masterful as those men were, having, as Anguereau boasted, neither fear of God nor of the devil, there

was something which thrilled or cowed them in the pale smile or black frown of the little men who ruled them. For as I watched them there suddenly came over the assembly a start and hush such as you see in a boy's school when the master enters unexpectedly, and there near the open door of his headquarters stood the master himself. Even without that sudden silence, and the scramble to their feet of those upon the benches, I felt that I should have known instantly that he was present. There was a pale luminosity about his ivory face which drew the eye toward it, and though his dress might be the plainest of a hundred his appearance would be the first which one would notice. There he was with his little, plump, heavy-shouldered figure, his green coat with the red collar and cuffs, his well formed legs, his sword with the gilt hilt and the tortoise-shell scabbard. His head was uncovered, showing his thin hair of a ruddy chestnut color. Under one arm was the flat, cocked hat with the two-penny tri-color rosette which was already reproduced in his pictures. In his right hand he held a little riding switch with a metal head. He walked slowly forward, his face immutable, his eyes fixed steadily before him, measured, inexorable, the very personification of destiny.

"Admiral Bruix," said he.

I do not know if that voice thrilled through every one as it did through me. Never had I heard anything more harsh, more menacing, more sinister. From under his puckered brows his light blue eyes glanced swiftly round with a sweep like a saber.

"I am here, sire!" A dark, grizzled, middle-aged man in a naval uniform had advanced from the throng. Napoleon took three quick little steps toward him in so menacing a fashion that I saw the weather-stained cheeks of the sailor turn a shade paler, and he gave a helpless glance round him, as if for assistance.

"How comes it, Admiral Bruix," cried the emperor, in the same terrible rasping voice, "that you did not obey my commands last night?"

"I could see that a westerly gale was coming up, sire. I knew that—" he could hardly speak for his agitation, "I knew that if the ships went out with this lee shore—"

"What right have you to judge, sir," cried the emperor, in a cold fury of indignation. "Do you conceive that your judgment is to be placed against mine?"

"In a matter of navigation, sire."

"In no matter whatsoever."

"But the tempest, sire! Did it not prove me to be in the right?"

"What, you still dare to bandy words with me?"

"When I have justice on my side."

There was a hush amidst all the great audience—such a heavy silence as comes only when many are waiting and all with bated breath. The emperor's face was terrible. His cheeks were of a greenish livid tint, and there was a singular rotary movement of the muscles of his forehead. It was the countenance of an epileptic. He raised the little whip to his shoulder and took a step toward the admiral.

"You insolent rascal!" he hissed. It was the Italian word "*Coglione*" which he used, and I observed that as his feelings overcame him his French became more and more that of a foreigner.

For a moment he seemed to be about to slash the sailor across the face with his whip. The latter took a step back and clapped his hand to his sword.

"Have a care, sire," said he.

For a few moments the tension was terrible. Then Napoleon brought the whip down with a sharp crack against his own thigh.

"Vice-Admiral Magon," he cried, "you will in future receive all orders connected with the fleet. Admiral Bruix, you will leave Boulogne in twenty-four hours and withdraw to Holland. Where is Lieutenant Gérard of the Hussars of Berchény?"

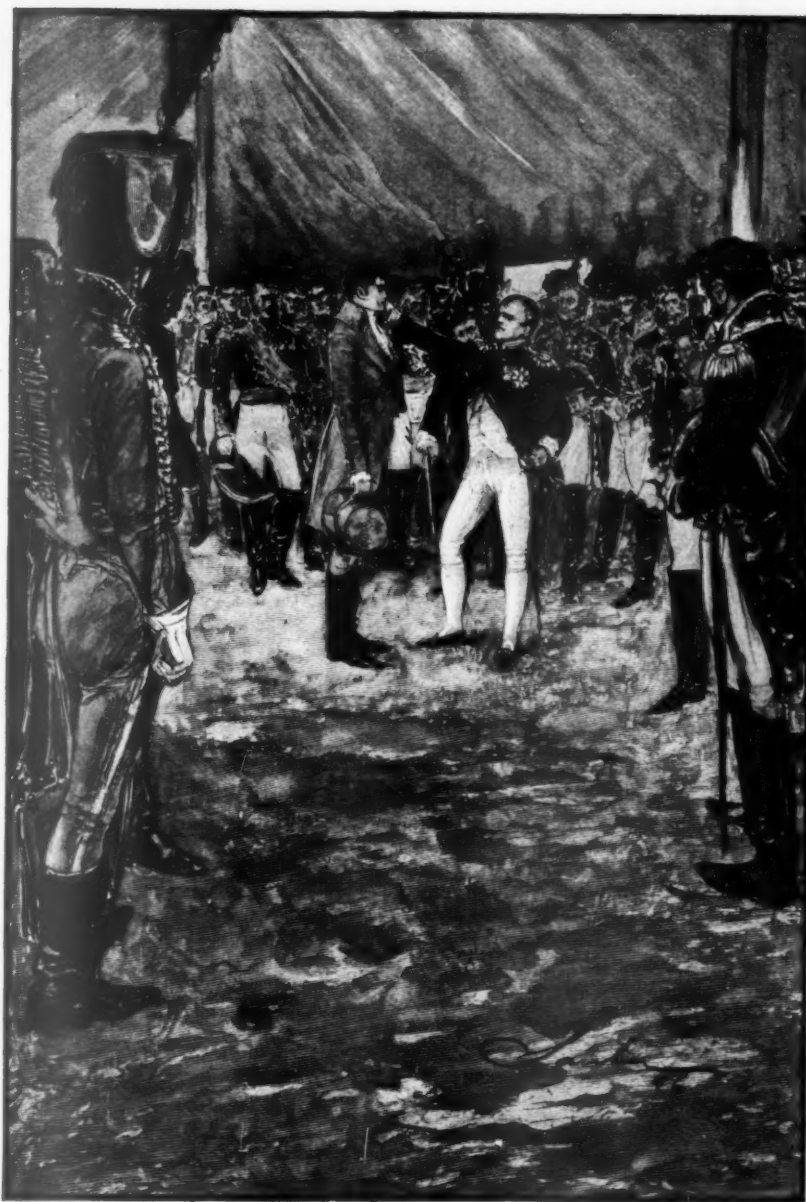
My companion's gauntlet sprang to his busby.

"I ordered you to bring Monsieur Louis de Laval from the Castle of Grosbois."

"He is here, sire."

"Good! You may retire."

The lieutenant saluted, whisked round upon his heel and clattered away whilst the emperor's blue eyes were turned upon me. I had often heard the phrase of eyes looking through you, but that piercing gaze did really give one the feeling that it penetrated to one's inmost thoughts. But the sternness had all melted out of it, and I read a great gentleness and kindness in their expression.



Drawn by Sauder. "THEN HE PUT OUT HIS HAND AND PINCHED ONE OF MY EARS."

"You have come to serve me, Monsieur de Laval?"

"Yes, sire."

"You have been some time in making up your mind."

"I was not my own master, sire."

"Your father was an aristocrat?"

"Yes, sire."

"And a supporter of the Bourbons?"

"Yes, sire."

"You will find that in France now there are no aristocrats and no Jacobins, but that we are all Frenchmen working for the glory of our country. Have you seen Louis de Bourbon at Hartwell?"

"I have seen him once, sire."

"An insignificant looking man, is he not?"

"No, sire; I thought him a fine-looking man."

For a moment I saw a hard gleam of resentment in those changing blue eyes. Then he put out his hand and pinched one of my ears.

"Monsieur de Laval was not born to be a courtier," said he. "Well, well, Louis de Bourbon will find that he cannot gain a throne by writing proclamations in London and signing them Louis. For my part, I found the crown of France lying upon the ground and I lifted it upon my sword point."

"You have lifted France with your sword also, sire," said Talleyrand, who stood at his elbow.

Napoleon looked at his famous minister and I seemed to read suspicion in those light blue eyes. Then he turned to his secretary.

"I leave Monsieur de Laval in your hands, de Meneval," said he. "I desire to see him in the council-chamber after the inspection of the artillery."

XI.

THE SECRETARY.

Emperor, generals and officials all streamed away to the review, leaving me with a gentle-looking large-eyed man in a black suit with very white cambric ruffles, who introduced himself to me as Monsieur de Meneval, private secretary to his majesty.

"We must get some food, Monsieur de Laval," said he. "It is always well when

you have anything to do with the emperor to get your food whenever you have the chance. It may be many hours before he takes a meal, and if you are in his presence you have to fast also. I assure you that I have nearly fainted from hunger and from thirst."

"But how does the emperor manage himself?" I asked. This Monsieur de Meneval had such a kindly human appearance that I already felt very much at my ease with him.

"Oh, he—he is a man of iron, Monsieur de Laval. We must not set our watches by his. I have known him work for eighteen hours on end and take nothing but a cup or two of coffee. He wears everybody out around him. Even the soldiers cannot keep up with him. I assure you that I look upon it as the very highest honor to have charge of his papers, but there are times when it is very trying all the same. Sometimes it is eleven o'clock at night, Monsieur de Laval, and I am writing to his dictation with my head aching for want of sleep. It is dreadful work, for he dictates as quickly as he can talk and he never repeats anything. 'Now, Meneval,' says he, suddenly, 'We shall stop here and have a good night's rest.' And then, just as I am congratulating myself, he adds, 'and we shall continue with the dictation at three to-morrow morning.' That is what he means by a good night's rest."

"But has he no hours for his meals, Monsieur de Meneval?" I asked, as I accompanied the unhappy secretary out of the tent.

"Oh yes, he has hours, but he will not observe them. You see that it is already long after dinner time, but he has gone to this review. After the review something else will probably take up his attention, and then something else, until suddenly in the evening it will occur to him that he has had no dinner."

"My dinner, Constant, this instant?" he will cry, and poor Constant has to see that it is there."

"But it must be unfit to eat by that time," said I.

The secretary laughed in the discreet way of a man who has always been obliged to control his emotions.

"This is the imperial kitchen," said he,

Drawn by Sauter.

"A TALL, HANDSOME MAN, VERY ELEGANTLY DRESSED, CAME ACROSS AND GREETED US."



indicating a large tent just outside the headquarters. "Here is Borel, the second cook, at the door. How many pullets to-day, Borel?"

"Ah, Monsieur de Meneval, it is heart-rending," cried the cook. "Behold them!" and, drawing back the flap of the entrance, he showed us seven dishes, each of them containing a cold fowl. "The eighth is now on the fire and done to a turn, but I hear that his majesty has started for the review, so we must put on a ninth."

"That is how it is managed," said my companion, as we turned from the tent. "I have known twenty-three fowls got ready for him before he asked for his meal. That day he called for his dinner at eleven o'clock at night. He cares little what he eats or drinks, but he will not be kept waiting. Half a bottle of Chambertin, a red mullet or a pullet à la Marengo satisfy every need, but it is unwise to put pastry or cream upon the table, because he is as likely as not to eat it before the fowl. Oh, that is a curious sight, is it not?"

I had halted with an exclamation of astonishment. A groom was cantering a very beautiful Arab horse down one of the lanes between the tents. As it passed, a grenadier who was standing with a small pig under his arm hurled it down under the feet of the horse. The pig squealed vigorously and scuttled away, but the horse cantered on without changing its step.

"What does that mean?" I asked.

"That is Jardin, the head groom, breaking in a charger for the emperor's use. They are first trained by having a cannon fired in their ears, then they are struck suddenly by heavy objects, and finally they have the test of the pig being thrown under their feet. The emperor has not a very firm seat, and he very often loses himself in a reverie when he is riding, so it might not be very safe if the horse were not well trained. Do you see that young man asleep at the door of a tent?"

"Yes, I see him."

"You would not think that he is at the present moment serving the emperor?"

"It seems a very easy service."

"I wish all our services were as easy, Monsieur de Laval. That is Joseph Lin-

den, whose foot is the exact size of the emperor's. He wears his new boots and shoes for three days before they are given to his master. You can see by the gold buckles that he has a pair on at the present moment. Ah, Monsieur de Caulaincourt, will you not join us at dinner in my tent?"

A tall, handsome man, very elegantly dressed, came across and greeted us. "It is rare to find you at rest, Monsieur de Meneval. I have no very light task myself as head of the household, but I think that I have more leisure than you. Have we time for dinner before the emperor returns?"

"Yes, yes, here is the tent and everything ready. We can see when the emperor returns, and be in the room before he can reach it. This is camp fare, Monsieur de Laval, but no doubt you will excuse it."

For my own part I had an excellent appetite for the cutlets and the salad, but what I relished above all was to hear the talk of my companions, for I was full of curiosity as to everything which concerned this singular man whose genius had elevated him so rapidly to the highest position in the world. The head of his household discussed him with an extraordinary frankness.

"What do they say of him in England, Monsieur de Laval?" he asked.

"Nothing very good."

"So I have gathered from their papers. They drive the emperor frantic, and yet he will insist upon reading them. I am willing to lay a wager that the very first thing which he does when he enters London will be to send cavalry detachments to the various newspaper offices and to endeavor to seize the editors."

"And the next?"

"The next," said he, laughing, "will be to issue a long proclamation to prove that we have conquered England entirely for the good of the English and very much against our own inclinations. And then, perhaps, the emperor will allow the English to understand that if they absolutely demand a Protestant for a ruler it is possible that there are a few little points in which he differs from Holy Church."

"Too bad! Too bad!" cried de Meneval, looking amused and yet rather frightened at his companion's audacity.

"No doubt, for state reasons, the emperor had to tamper a little with Mahommedanism, and I dare say he would attend this church of St. Paul's as readily as he did the mosque at Cairo, but it would not do for a ruler to be a bigot. After all, the emperor has to think for all."

"He thinks too much," said Caulaincourt, gravely. "He thinks so much that other people in France are getting out of the way of thinking at all. You know what I mean, de Meneval, for you have seen it as much as I have."

"Yes, yes," answered the secretary. "He certainly does not encourage originality among those who surround him. I have heard him say many a time that he desired nothing but mediocrity, which was a poor compliment, it must be confessed, to us who have the honor of serving him."

"A clever man at his court shows his cleverness best by pretending to be dull," said Caulaincourt, with some bitterness.

"And yet there are many famous characters there," I remarked.

"If so, it is only by concealing their characters that they remain there. His ministers are clerks, his generals are superior aides-de-camp. They are all agents. You have this wonderful man in the middle and all around you have so many mirrors which reflect different sides of him. In one you see him as a financier and you call it Labrun. In another you have him as a gens-d'arme and you name it Savary or Fouché. In yet another he figures as a diplomatist and is called Talleyrand. You see different figures but it is really the same man. There is a Monsieur de Caulaincourt, for example, who arranges the household, but he cannot dismiss a servant without permission. It is still always the emperor. And he plays upon us. We must confess, de Meneval, that he plays upon us. In nothing else do I see so clearly his wonderful cleverness. He will not let us be too friendly lest we combine. He has set his marshals against each other until there are hardly two of them on speaking terms. Look how Davoust hates Bernadotte, or Lannes and Bessières, or Ney and Massena. It is all they can do to keep their sabers in their sheaths when they meet. And then he knows our weak points. Savary's thirst for money, Cam-

bacère's vanity, Duroc's bluntness, Berthier's foolishness, Maret's insipidity, Talleyrand's mania for speculation; they are all so many tools in his hand. I do not know what my own greatest weakness may be, but I am sure that he does and that he uses his knowledge."

"But how he must work!" I exclaimed.

"Ah, you may say so," said de Meneval. "What energy! eighteen hours out of twenty-four for weeks on end. He has presided over the legislative council until they were fainting at their desks. As to me, he will be the death of me, just as he wore out de Bourienne, but I will die at my post without a murmur, for if he is hard upon us he is hard upon himself also."

"He was the man for France," said de Caulaincourt. "He is the very genius of system and of order and of discipline. When one remembers the chaos in which our poor country found itself after the revolution, when no one would be governed and every one wanted to govern some one else, you will understand that only a Napoleon could have saved us. We were all longing for something fixed to secure ourselves to, and then we came upon this iron pillar of a man. And what a man he was in those days, Monsieur de Laval! You see him now when he has got all that he can want; he is good-humored. But at that time he had got nothing, but coveted everything. His glance frightened women; he walked the streets like a wolf. People looked after him as he passed. His face was quite different—it was craggy, hollow-cheeked, with an oblique, menacing gaze, and the jaws of a pike. Oh yes, this little Lieutenant Buonaparte from the Military School of Brienne was a singular figure. 'There is a man,' said I, when I saw him, 'who will sit upon a throne or kneel upon a scaffold'—and now look at him!"

"And that is only ten years ago," I exclaimed.

"Only ten years, and they have brought him from a barrack-room to the Tuileries. But he was born for it; you could not keep him down. De Bourienne told me that when he was a little fellow at Brienne he had the grand imperial manner, and would praise or blame, glare or smile, exactly as he does now. Have

you seen his mother, Monsieur de Laval? She is a tragedy queen—tall, stern, reserved, silent. There is the spring from which he flowed."

I could see in the gentle spaniel-eyes of the secretary that he was disturbed by the frankness of de Caulaincourt's remarks.

"You can tell that we do not live under a very terrible tyranny, Monsieur de Laval," said he, "or we should hardly venture to discuss our ruler so frankly. The fact is that we have said nothing which he would not have listened to with pleasure and perhaps with approval. He has his little frailties, or he would not be human; but take his qualities as a ruler, and I would ask you if there has ever been a man who has justified the choice of a nation so completely? He works harder than any of his subjects; he is a general beloved by his soldiers; he is a master beloved by his servants; he never has a holiday and he is always ready for his work. There is not under the roof of the Tuileries a more abstemious eater or drinker. He educated his brothers at his own expense when he was a very poor man, and he has caused even his most distant relatives to share in his prosperity. In a word, he is economical, hard-working and temperate. We read in the London papers about this Prince Regent, Monsieur de Laval, and I do not think that he comes very well out of the comparison."

I thought of the long record of Brighton scandals, London scandals, Newmarket scandals, and I had to leave George undefended.

"As I understand it," said I, "it is not the emperor's private life, but his public ambition that the English attack."

"The fact is," said de Caulaincourt, "that the emperor knows, and we all know, that there is not room enough in the world for both France and England. One or other must be supreme. If England were once crushed we could then lay the foundations of a permanent peace. Italy is ours; Austria we can crush again as we have crushed her before; Germany is divided; Russia can expand to the south and the east; America we can take at our leisure, finding our pretext in Louisiana or in Canada. There is a world-empire waiting for us, and there is

the only thing that stops us." He pointed out through the opening of the tent at the broad, blue Channel. Far away, like snow-white gulls in the distance, were the sails of the blockading fleet. I thought again of what I had seen the night before, the lights of the ships upon the sea and the glow of the camp upon the shore. The power of the land and of the ocean were face to face, while a waiting world stood around to see what would come of it.

XII.

BUONAPARTE.

De Meneval's tent had been pitched in such a way that he could overlook the royal headquarters, but whether it was that we were too absorbed in the interest of our conversation or that the emperor had used the other entrance in returning from the review, we were suddenly startled by the appearance of a captain dressed in the green jacket of the Chasseurs of the Guard, who had come to say that Napoleon was waiting for his secretary. Poor de Meneval's face turned as white as his beautiful ruffles as he sprang to his feet, hardly able to speak for agitation.

"I should have been there," he gasped. "Oh, what a misfortune! Monsieur de Caulaincourt, you must excuse me. Where is my hat and my sword? Come, Monsieur de Laval, not an instant is to be lost."

I could judge from the terror of de Meneval, as well as from the scene which I had witnessed with Admiral Bruix, what the influence was which the emperor exercised over those who were around him. They were never at their ease, always upon the brink of a catastrophe, encouraged one day only to be rudely rebuffed the next, bullied in public and slighted in private, and yet in spite of it all the singular fact remains that they loved him and served him as no monarch has been loved and served.

"Perhaps I had best stay here," said I, when we had come to the ante-chamber, which was still crowded with people.

"No, no; I am responsible for you. You must come with me. Oh, I trust he is not offended with me. How could he have got in without my seeing him?"



Drawn by Sauber.

"THAT IS FOR THE EMPRESS' HUNT, SIRE."

My frightened companion scratched at the door, which was opened instantly by Roustem the Mameluke, who guarded it within. The room into which we passed was of considerable size, but was furnished with extreme simplicity. It was papered of a silver-gray color with a sky-blue ceiling, in the center of which was the imperial eagle, in gold, holding a thunder-bolt. In spite of the warm weather a large fire was burning at one side, and the air was heavy with heat and the aromatic smell of aloes. In the middle of the room was a large oval table covered with green cloth and littered with a number of letters and papers. A raised writing desk was at one side of the table, and behind it, in a green morocco chair with curved arms, there sat the emperor. A number of officials were standing round the walls, but he took no notice of them. In his hand he had a small penknife with which he whittled the wooden knob at the end of his chair. He glanced up as

we entered and shook his head coldly at de Meneval.

"I have had to wait for you, Monsieur de Meneval," said he, "I cannot remember that I ever waited for my late secretary de Bourienne. That is enough! No excuses! Take this report which I have written in your absence and make a copy of it."

Poor de Meneval took the paper with a shaking hand, and carried it to the little side-table which was reserved for his use. Napoleon rose and paced slowly up and down the room with his hands behind his back, and his big round head stooping a little forward. It was certainly as well that he had a secretary, for I observed that in writing this single document he had spattered the whole place with ink, and it was obvious that he had twice used his white kerseymere knee-breeches as a pen-wiper. As for me, I still stood quietly beside Roustem at the door, and he took not the slightest notice of my presence.

"Well," he cried, presently, "is it ready, de Meneval? We have something more to do."

The secretary half turned in his chair, and his face looked more agitated than ever.

"If it please you, sire—" he stammered.

"Well, well, what is the matter now?"

"If it please you, sire, I find some little difficulty in reading what you have written."

"Tut, tut, sir. You see what the report is about?"

"Yes, sire, it is about forage for the cavalry horses."

Napoleon smiled, and the action made his face look quite boyish.

"You remind me of Cambacères, de Meneval. When I wrote him an account of the battle of Marengo he thought that my letter was a rough plan of the engagement. It is incredible how much difficulty you appear to have in reading what I write. This document has nothing to do with cavalry horses, but it contains the instructions to Admiral Villeneuve as to the concentration of his fleet so as to obtain the command of the channel. Give it to me and I will read it to you."

He snatched the paper up in the quick, impulsive way which was characteristic of him. But after a long puzzled stare he crumpled it up and hurled it under the table.

"I will dictate it to you," said he, and, pacing up and down the long room, he poured forth a torrent of words, which poor de Meneval, his face shining with his exertions, strove hard to put upon paper. As he grew excited by his own ideas Napoleon's voice became shriller, his step faster, and he seized his right cuff in the fingers of the same hand, and twisted his right arm in the singular epileptic gesture which was peculiar to him. But his thoughts and plans were so admirably clear that even I, who knew nothing of the matter, could readily follow them; while above all I was impressed by the marvelous grasp of fact which enabled him to speak with confidence, not only of the line-of-battle ships but of the frigates, sloops, and brigs at Ferrol, Rochefort, Cadiz, Carthage and Brest, with the exact strength of each in men and in guns, while the names and force of the English vessels were equally at his

fingers' ends. Such familiarity would have been remarkable in a naval officer, but when I thought that this question of the ships was only one out of fifty with which this man had to deal, I began to realize the immense grasp of that capacious mind. He did not appear to be paying the least attention to me, but it seems that he was really watching me closely, for he turned upon me when he had finished his dictation.

"You appear to be surprised, Monsieur de Laval, that I should be able to transact my naval business without having my minister of marine at my elbow, but it is one of my rules to know and to do things for myself. Perhaps if these good Bourbons had had the same habit they would not now be living amidst the fogs of England."

"One must have your majesty's memory in order to do it," I observed.

"It is the result of system," said he. "It is as if I had drawers in my brain, so that when I opened one I could close the others. It is seldom that I fail to find what I want there. I have a poor memory for names or dates but an excellent one for facts or faces. There is a good deal to bear in mind, Monsieur de Laval. For example, I have, as you have seen, my one little drawer full of the ships upon the sea. I have another which contains all the harbors and forts of France. As an example I may tell you that when my minister of war was reading me a report of all the coast defences I was able to point out to him that he had omitted two guns in a battery near Ostend. In yet another of my brain-drawers I have the regiments of France. Is that drawer in order, Marshal Berthier?"

A clean-shaven man, who had stood biting his nails in the window, bowed at the emperor's question.

"I am sometimes tempted to believe, sire, that you know the name of every man in the ranks," said he.

"I think that I know most of my old Egyptian grumblers," said he; "and then, Monsieur de Laval, there is another drawer for canals, bridges and roads, factures and every detail of internal administration. The law, finance, Italy, the colonies, Holland, all these things demand drawers of their own. In these days, Monsieur de Laval, France asks

something more of its ruler than that he should carry eight yards of ermine with dignity, or ride after a stag in the forest of Fontainebleau."

I thought of the helpless, gentle, pompous Louis whom my father had once taken me to visit at Hartwell, and I understood that France, after her convulsions and her sufferings, did indeed require another and a stronger head.

"Do you not think so, Monsieur de Laval?" asked the emperor. He had halted by the fire, and was grinding his dainty gold-buckled shoe into one of the burning logs.

"You have come to a very wise decision," said he, when I had answered his question. "But you have always been of this way of thinking, have you not? Is it not true that you once defended me when some young Englishman was drinking toasts to my downfall at an inn in this village in which you lived?"

I remembered the incident, although I could not imagine how it had reached his ears.

"Why should you have done this?"

"I did it on impulse, sire."

"On impulse!" he cried, in a tone of contempt; "I do not know what people mean when they say that they do things upon impulse. In Charenton things are doubtless done upon impulse, but not among sane people. Why should you risk your life over there in defending me when at the time you had nothing to hope for from me?"

"It was because I felt that you stood for France, sire."

During this conversation he had still walked up and down the room, twisting his right arm about and occasionally looking at one or other of us with his eyeglass, for his sight was so weak that he always needed a single glass indoors and binoculars outside. Sometimes he stopped and helped himself to great pinches of snuff from a tortoise-shell box, but I observed that none of it ever reached his nose, for he dropped it all from between his fingers on to his waistcoat and the floor. My answer seemed to please him, for he suddenly seized my ear and pulled it with considerable violence.

"You are quite right, my friend," said

he; "I stand for France just as Frederic the Second stood for Prussia. I will make her the great power of the world, so that every monarch in Europe will find it necessary to keep a palace in Paris, and they will all come to hold the train at the coronation of my descendants."

"Do they seem frightened in England at my approaching invasion?" he asked, suddenly. "Have you heard them express fears lest I get across the Channel?"

I was forced, in truth, to say that the only fears which I had ever heard expressed were lest he should not get across.

"The soldiers are very jealous that the sailors should always have the honor," said I.

"But they have a very small army."

"Nearly every man is a volunteer, sire."

"Pooh! conscripts!" he cried, and made a motion with his hands as if to sweep them from before him. "I will land with a hundred thousand men in Kent or in Sussex. I will fight a great battle which I will win with a loss of ten thousand men. On the third day I shall be in London. I shall seize the statesmen, the bankers, the merchants, the newspaper men. I will impose an indemnity of a hundred million of their pounds. I will favor the poor at the expense of the rich, and so I shall have a party. I shall detach Scotland and Ireland by giving them constitutions which will put them in a superior condition to England. Thus I will sow dissension everywhere. Then, as a price for leaving the island, I will claim their fleet and their colonies. In this way I shall secure the command of the world to France for at least a century to come."

In this short sketch I could perceive the quality which I have since heard remarked in Napoleon, that his mind could both conceive a large scheme and at the same time very rapidly evolve those practical details which would seem to bring it within the bounds of possibility. One instant it would be a wild dream of over-running the East; the next it was a schedule of the ships, the ports, the stores, the troops, which would be needed to turn dream into fact. He gripped the heart of a question with the same decision which made him strike straight for

an enemy's capital. The soul of a poet and the mind of a man of business of the first order, that is the combination which may make a man dangerous to the world.

I think that it may have been his purpose—for he never did anything without a purpose—to give me an object-lesson of his own capacity for governing, with the idea, perhaps, that I might in turn influence others of the emigrés by what I told them. At any rate, he left me there to stand and to watch the curious succession of points upon which he had to give an opinion during a few hours. Nothing seemed to be either too large or too small for that extraordinary mind. At one instant it was the arrangements for the winter cantonnement of two hundred thousand men, at the next he was discussing with de Caulaincourt the curtailing of the expenses of the household and the possibility of suppressing some of the carriages.

"It is my desire to be economical at home so as to make a good show abroad," said he. "For myself, when I had the honor to be a sub-lieutenant, I found that I could live very well upon twelve hundred francs a year, and it would be no hardship to me to go back to it. This extravagance of the palace must be stopped. For example, I see upon your accounts that one hundred and fifty-five cups of coffee are drunk a day, which with sugar at four francs, and coffee at five francs a pound, come to twenty sous a cup. It would be better to make an allowance for coffee. The stable bills are also too high. At the present price of fodder seven or eight francs a week should be enough for each horse in a stable of two hundred. I will not have any waste at the Tuileries."

Thus within a few minutes he would pass from a question of millions to a question of sous, and from the management of an empire to that of a stable. From time to time I could observe that he threw a little oblique glance at me, as if to ask what I thought of it all, and at the time I wondered very much why my approval should be of any consequence to him. But now when I look back and see that my following his fortunes brought over so many others of the young nobility, I understand that he saw very much further than I did.

"Well, Monsieur de Laval," said he, suddenly, "you have seen something of my methods. Are you prepared to enter my service?"

"Assuredly, sire," I answered.

"I can be a very hard master when I like," said he, smiling. "You were there when I spoke to Admiral Bruix. We all have our duty to do, and discipline is as necessary in the highest as in the lowest ranks. But anger with me never rises above here," and he drew his hand across his throat. "I never permit it to cloud my brain. Dr. Corvisart here would tell you that I have the slowest pulse of all his patients."

"And that you are the fastest eater, sire," said a large-faced, benevolent-looking person who had been whispering to Marshal Berthier.

"Ohé, you rascal, you rake that up against me, do you? The doctor will not forgive me because I tell him when I am unwell that I had rather die of the disease than of the remedies. If I eat too fast it is the fault of the State, which does not allow me more than a few minutes for my meals. Which reminds me that it must be rather after my dinner hour, Constant."

"It is four hours after it, sire."

"Serve it up, then, at once."

"Yes, sire. Monsieur Isabey is outside, sire, with his dolls."

"Ah! we shall see them at once. Show him in."

A man entered who had evidently just arrived from a long journey. Under his arm he carried a large, flat, wicker-work basket.

"It is two days since I sent for you, Monsieur Isabey."

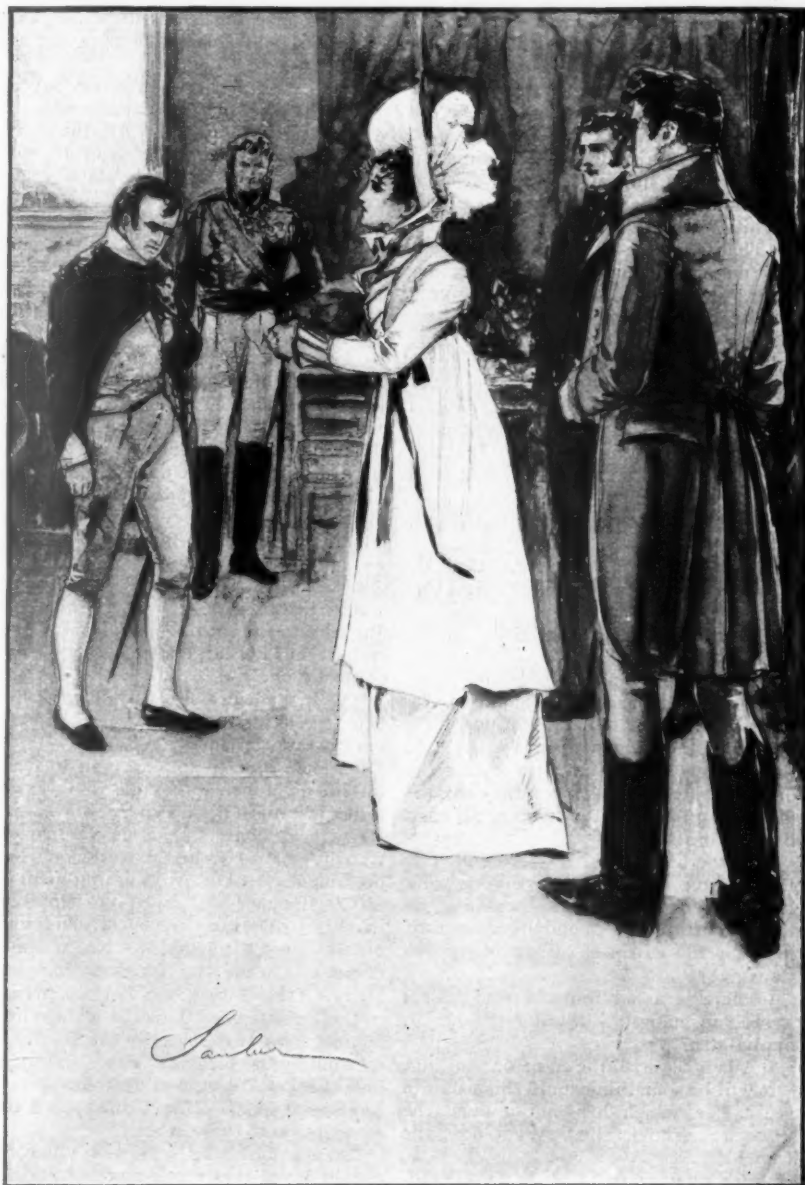
"The courier arrived yesterday, sire. I have been traveling from Paris ever since."

"Have you the models there?"

"Yes, sire."

"Then you may lay them out on that table."

I could not at first imagine what it meant when I saw, upon Isabey opening his basket, that it was crammed with little puppets about a foot high, all of them dressed in the most gorgeous silk and velvet costumes, with trimmings of ermine and hangings of gold lace. But presently, as the designer took them out



Drawn by Sauber.

"WITH A FACE WHICH SHOWED THAT ALL HOPE WAS NOT YET ABANDONED."

one by one and placed them on the table, I understood that the emperor, with his extraordinary passion for detail and for directly controlling everything in his court, had had these dolls dressed in order to judge the effect of the gorgeous costumes which had been ordered for his grand functionaries upon state occasions.

"What is this?" he asked, holding up a little lady in hunting costume of amaranth and gold, with a toque and plume of white feathers.

"That is for the Empress' hunt, sire."

"You should have the waist rather lower," said Napoleon, who had very definite opinions about ladies' dresses. "These cursed fashions seem to be the only thing in my dominions which I cannot regulate. My tailor, Duchesne, takes three inches from my coat-tails, and all the armies and fleets of France cannot prevent him. Who is this?" he had picked up a very gorgeous figure in a green coat.

"That is the grand master of the hunt, sire."

"Then it is you, Berthier. How do you like your new costume? And this in red?"

"That is the arch-chancellor."

"And the violet?"

"That is the grand chamberlain."

The emperor was as much amused as a child with a new toy. He formed little groups of the figures upon the table so that he might have an idea of how the dignitaries would look when they chatted together. Then he threw them all back into the basket.

"Very good," said he. "You and David have done your work very well, Isabey. You will submit these designs to the court out-fitters and have an estimate for the expense. What is it now, Constant?"

"There is a lady outside who desires to see your majesty. Shall I tell her to apply later?"

"A lady!" cried the emperor, smiling. "It will be something amid this camp to see a face which has not a mustache upon it. Who is she? What does she want?"

"Her name, sire, is Mademoiselle Sibylle Bernac."

"What!" cried the emperor. "It must be the daughter of old Bernac of Grosbois.

By the way, Monsieur de Laval, he is your uncle on the mother's side, is he not?"

I may have flushed with shame as I acknowledged it, for the emperor read my feelings.

"Well, well, he has not a very savory trade, it is true, and yet it is one which is very necessary to me. By the way, Monsieur de Laval, this uncle of yours holds the estates which should have descended to you, is it not so?"

"Yes, sire."

"I trust that you are not joining my service merely in the hope of having them restored to you."

"No, sire; I hope to make a career for myself."

"I could not restore them, Monsieur de Laval, for things have come to such a pitch in France that if once we begin restorations the affair is endless. It would shake all public confidence. I have no more devoted adherents than the men who hold land which does not belong to them. As long as they serve me it must remain with them. But what can this young lady require of me? Show her in, Constant!"

In an instant my cousin Sibylle was conducted into the room. Her face was pale and set, but her large dark eyes were full of resolution.

"Well, mademoiselle, why do you come here? What is it that you want?" asked the emperor, brusquely.

"I come, sire, to implore you to spare the life of Monsieur Lesage, who was arrested last night upon a charge of treason. He is a student, sire, a mere dreamer, who lives away from the world and has been made a tool of by designing men."

"A dreamer!" said the emperor, harshly. "They are the most dangerous of all, these ideologists? No, no, mademoiselle, what you ask is an impossibility. I have been too long suffering in these matters. I have been conspired against from two sides, by the Bourbonists and by the Jacobins. Since Cadoudal and the Duc d'Enghien died the former have been quiet. Now I must teach the same lesson to these others."

It was astonishing to me to see how my cousin loved this feeble man, though it was but in accordance with that strange law which draws the extremes of nature together.

"For God's sake, sire! For the love of your mother, spare him!" she cried, falling prostrate and fainting at the emperor's feet. "I will answer for him that he never offends you again."

"Tut, tut," cried Napoleon, angrily, "I cannot have my decisions in high matters of state affected by women. It shall never be said of me that I fell into the same error as Louis XIV. I cannot grant you what you ask, mademoiselle! The Jacobins have been dangerous of late, and an example must be made."

"But he is harmless, sire."

"His death will frighten others."

"Spare him, and I answer for it that he mixes no more in politics."

"What you ask is impossible."

Constant and I raised her from the ground.

"That is right, Monsieur de Laval," said the emperor. "This interview can lead to nothing. Remove your cousin from the room." But she had turned to him again with a face which showed that all hope was not yet abandoned.

"Sire," she cried, "you say that an example must be made. There is Toussac—"

"Ah, if I could lay hands upon Toussac!"

"He is a man of violence—a dangerous man. If an example must be made would not he be the better one?"

"Assuredly, mademoiselle. Unfortunately, we have our hands upon your lover and not upon this other."

"But if I produce him?"

"If you do, Lesage will be forgiven."

Sibylle's eyes turned upon me with an expression of appeal.

"Yes, yes, he will go with you," said the emperor.

"Monsieur de Laval, you have now the honor to be attached to the Imperial Court. Go with your cousin, use what means you think best, and let this service be the first test of your zeal."

XIII.

THE ENCOUNTER.

"You must go back to Grosbois, Sibylle," said I to my cousin, as we came out from the emperor's ante-chamber. "This camp is no place for a lady."

"I cannot breathe the same air with my father," she cried, passionately. "I have a friend in Boulogne and I will stay with her. But do not think of me, Louis: it is Lucien whose life is at stake. You heard what the emperor said?"

"If we could lay our hands upon Toussac—"

"But we can, we can—I am convinced that we can. If you will only help me."

"I am as anxious to seize him as you can be. I have a little score of my own to settle with Master Toussac. But where is he?"

"Ah, where is he?" said a voice beside us, and I glanced round to meet the dark eyes of Savary. "It is my duty, Mademoiselle Bernac, to safeguard the person of the emperor, and I look upon this Toussac as the most dangerous man in France. I would gladly sacrifice my left hand to have the right firmly upon his collar. From what I hear of the conversation between the emperor and you I am encouraged to hope that you can help us."

She hesitated. I could see that her woman's heart revolted at the thought of giving any one up to the guillotine.

"It is Toussac or Lesage," said Savary.

"Yes, yes, it is to save him," she gasped. "I will tell where I think that Toussac is hiding. It is in the red mill behind Grosbois. I saw Jeanne Portal come down from there to-day and I have heard that she was always in his secrets."

Savary shook his head.

"We searched the red mill last night," said he.

"He may have hid in the morass last night and gone to the mill this morning," I suggested.

"Well, yes, it is possible."

"I am convinced that he is there," said Sibylle. "I read it in Jeanne Portal's eyes."

"I understand that the emperor has associated you with me in this matter, Monsieur de Laval," said Savary. "You will, I am sure, permit me to arrange the details since this class of work comes within my department. We must carefully consider how it is best to proceed. We could, of course, surround the mill with cavalry."

"In the day time," said Sibylle, "one can see the whole country-side from the

top of the red mill. I am sure that a good watch will be kept. At the sight of a soldier he would vanish."

"And as soon as night falls he will make for the coast," remarked Savary. "We must move warily or we shall miss him. I have no doubt that you are right, mademoiselle, when you suppose that the sight of soldiers would set him upon his guard if he is really concealed in this mill. Perhaps a very small party of resolute men——"

"Why should we not go ourselves?" said I.

"I could ask for nothing better. The emperor would value such a service, and certainly it would be an excellent opening for your career. Are you armed, Monsieur de Laval? I can provide you with a brace of pistols and also with a horse."

"Then I am ready to start with you at once."

"We cannot afford to fail, however. It is not as if it were merely our own lives that were at stake. This fellow is a man of courage and one of the strongest men in France. I think that if we had one other comrade——"

"There is the young officer with whom I rode to the camp. His name was Gérard."

"Exactly. Lieutenant Gérard of the Hussars of Berchény. We could not have a better man and he was with us last night. It will take me an hour to have everything ready. Do you escort your cousin to the town, and you will meet us at six o'clock at the east gate of the right camp. Gérard will be there and we shall start upon our enterprise at once."

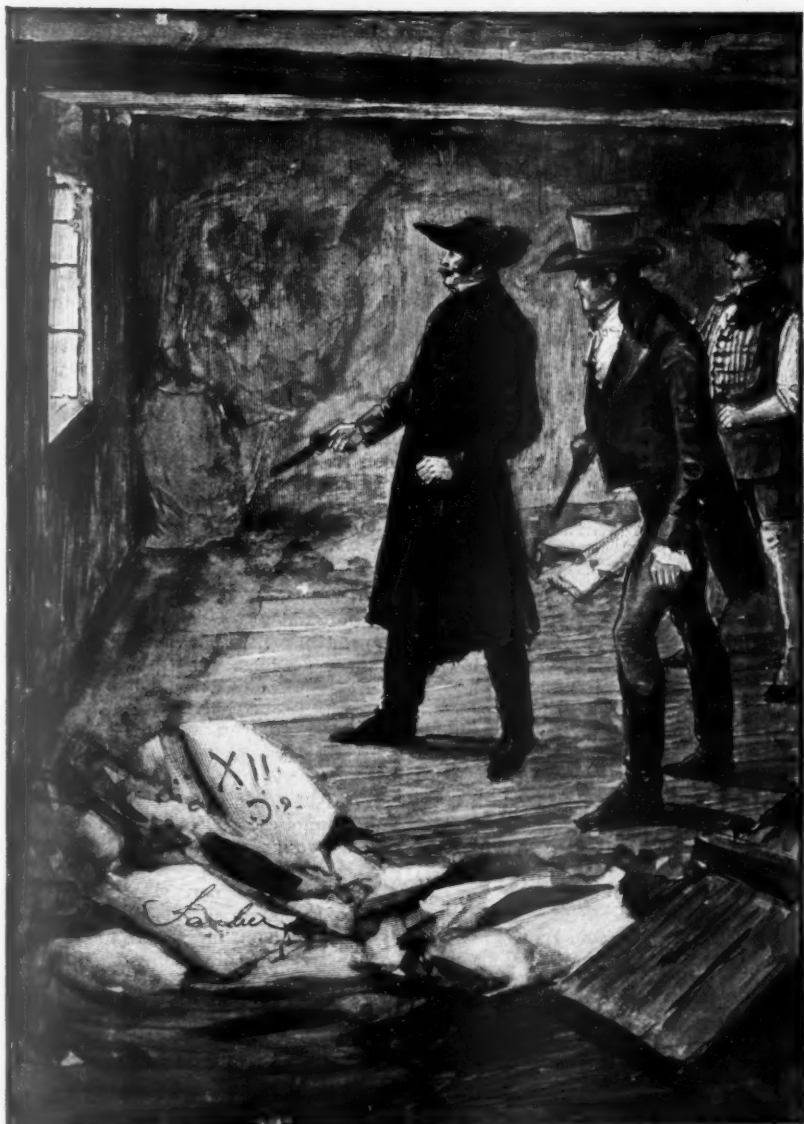
The setting sun lay dull and red upon the western horizon, and the white chalk cliffs of the French coast had all flushed into pink when I found myself once more at the gate of the Boulogne camp. There was no sign of my companions, but a tall man dressed in a blue coat with brass buttons, like a small country farmer, was tightening the girth of a magnificent black horse, whilst a little further on a slim young ostler was waiting by the roadside, holding the bridles of two others. It was only when I recognized one of the pair as the horse which I had ridden in the morning that I answered the smile upon the keen, handsome face

of the ostler, and saw the swarthy features of Savary under the broad-brimmed hat of the farmer.

"You will do as you are, Monsieur de Laval," said he. "You might be any chance traveler in that riding costume and we shall pass very well as a countryman and his assistant. Here is your horse. There are pistols in your holsters. And now we shall push upon our way or we may find that we are too late."

My life has had its share of adventures and yet, somehow, this ride stands out above the others. There over the waters I could dimly see the loom of the English coast, with its suggestions of dreamy villages, humming bees, and the pealing of Sunday bells. I thought of the long, white, high street of Ashford with its red brick houses and the inn with its great swinging sign. All my life had been spent in these peaceful surroundings and now, after two days here, I was with a spirited horse between my knees, two pistols peeping out of my holsters and a commission upon which my whole future might depend—to arrest the most redoubtable conspirator in France. No wonder, that looking back over many dangers and many vicissitudes, it is still that evening ride over the short, crisp turf of the Downs, which stands out most clearly in my memory. One becomes blasé to adventure as one becomes blasé to all else which the world can give, save only the simple joys of home, and to taste the full relish of such an expedition one must approach it with the hot blood of youth still throbbing in one's veins.

Our route, when we had left the uplands of Boulogne behind us, lay along the skirts of that desolate marsh in which I had wandered the night before, and so inland, through plains of fern and bramble, until the familiar black keep of the Castle of Grosbois rose upon the left. Then, under the guidance of Savary, we struck to the right down a sunken road, and so over the shoulder of a hill until, on a further slope beyond, we saw the old windmill black against the evening sky. Its upper window burned red like a spot of blood in the last rays of the setting sun. Close by the door stood a cart full of grain-sacks with the shafts pointing downward and the horse grazing at some distance. As we gazed, a woman came



Drawn by Sauber.

"WE RUSHED IN, WEAPONS IN HAND."

out of the mill and stared round with her hand over eyes.

"See that!" said Savary, eagerly. "He is there, sure enough, or why should they be on their guard? Let us take this road which winds round the hill and they

will not see us until we are at the very door."

"Should we not gallop forward?" I suggested.

"The ground is too cut up. The longer way is the safer. As long as we are upon

the road they cannot tell us from any other travelers."

We walked our horses along the path, therefore, with as unconcerned an air as we could assume. But a sharp exclamation made us glance suddenly round and there was the woman standing on a hillcock by the roadside and gazing down at us with a face which was rigid with suspicion. The sight of the military bearing of my companions changed all her fears into certainty. In an instant she had whipped the shawl from her shoulders and was waving it frantically over her head. With a hearty curse Savary spurred his horse up the bank and galloped straight for the mill, with Gérard and myself at his heels.

It was only just in time. We were still a hundred paces from the door when a man sprang out from it and gazed about him, his head whisking this way and that. There could be no mistaking the huge bristling beard, the broad chest and the rounded shoulders of Toussac. A glance showed him that we would ride him down before he could get away and he sprang back into the mill, closing the heavy door with a clang behind him.

"The window, Gérard, the window!" cried Savary.

There was a small, square window opening into the basement room of the mill. The young hussar disengaged himself from his saddle and flew through it as the clown goes through the hoops at Franconi's. An instant later he had opened the door for us, with the blood streaming from his face and hands.

"He has fled up the stair," said he.

"Then we need be in no hurry, since he cannot pass us," said Savary, as we sprang from our horses. "You have carried his first line of intrenchments most gallantly, Lieutenant Gérard. I hope you are not hurt?"

"A few scratches, colonel, nothing more!"

"Get your pistols, then. Where is the miller?"

"Here I am," said a squat, rough little fellow, appearing in the open doorway. "What do you mean, you brigands, by entering my mill in this fashion? I am sitting reading my paper and smoking my pipe of coltsfoot, as my custom is about this time of the evening, and suddenly,

without a word, a man comes flying through my window, covers me with glass, and opens my door to his friends outside. I've had trouble enough with my one lodger all day without three more of you turning up."

"You have the conspirator Toussac in your house."

"Toussac!" cried the miller. "Nothing of the kind. His name is Maurice, and he is a merchant in silks."

"He is the man we want. We come in the emperor's name!"

The miller's jaw dropped as he listened.

"I don't know who he is, but he offered a good price for a bed and I asked no more questions. In these days one cannot ask a certificate of character from every lodger. But, of course, if it is a matter of state, why it is not for me to interfere. But to do him justice, he was a quiet gentleman enough until he had that letter just now."

"What letter? Be careful what you say, you rascal, for your own head may find its way into the sawdust basket."

"It was a woman who brought it. I can only tell you what I know. He has been talking like a madman ever since. It made my blood run cold to hear him. There's someone whom he swears that he will murder. I shall be very glad to see the last of him."

"Now, gentlemen," said Savary, drawing his sword, "we may leave our horses here. There is no window for forty feet, so he cannot escape from us. If you will see that your pistols are primed we shall soon bring the fellow to terms."

The stair was a narrow, winding one, made of wood, which led to a small loft lighted from a slit in the wall.

Some remains of wood and a litter of straw showed that this was where Toussac had spent his day. There was, however, no sign of him now, and it was evident that he had ascended the next flight of steps. We climbed them only to find our way barred by a heavy door.

"Surrender, Toussac!" cried Savary.

"It is useless to attempt to escape us."

A hoarse laugh sounded from behind the door.

"I am not a man who surrenders. But I will make a bargain with you. I have a small matter of business to do to-night. If you will leave me alone I will give you

my solemn pledge to surrender at the camp to-morrow. I have a little debt that I wish to pay."

"What you ask is impossible."

"It would save you a great deal of trouble."

"We cannot grant such a request. You must surrender."

"You'll have some work first."

"Come, come, you cannot escape us. Put your shoulders against the door! Now, all together!"

There was the hot flash of a pistol from the keyhole and a bullet smacked against the wall between us. We hurled ourselves against the door. It was massive, but rotten with age. With a splintering and rending it gave way before us. We rushed in, weapons in hand, to find ourselves in an empty room.

"Where the devil has he got to?" cried Savary, glaring round him. "This is the top room of all. There is nothing above it."

It was a square, empty space, with a few corn-bags littered about. At the further side was an open window, and beside it lay a pistol, still smoking from the discharge. We all rushed across, and as we craned our heads over, a simultaneous cry of astonishment escaped from us.

The distance from the ground was so great that no one could have survived the fall, but Toussac had taken advantage of the presence of that cart full of flour, which I have described as having lain close to the mill. This had both shortened the distance and given him an excellent means of breaking the fall. Even so, however, the shock had been tremendous, and as we looked out he was lying, panting heavily, upon the top of the bags. Hearing our cry, however, he looked up, shook his fist defiantly, and, rolling from the cart, he sprang on to the back of Savary's black horse and galloped off across the downs, his great beard flying in the wind, untouched by the pistol bullets with which we tried to bring him down.

How we flew down those creaking wooden stairs and out through the open door of the mill! Quick as we were, he had a good start, and by the time Gérard and I were in the saddle he had become a tiny man upon a small horse galloping up the green slope of the opposite hill.

The shades of evening, too, were drawing on, and upon his left was the huge salt-marsh, where we should have found it difficult to follow him. The chances were certainly in his favor; and yet he never swerved from his course but kept straight on across the downs on a line which took him further and further from the sea. Every instant we feared to see him dart away in the morass, but still he held his horse's head against the hillside. What could he be making for? He never pulled rein and never glanced round, but flew onward like a man with a definite goal in view.

Lieutenant Gérard and I were lighter men and our mounts were as good as his, so that it was not long before we began to gain upon him. If we could only keep him in sight it was certain that we should ride him down; but there was always danger that he might use his knowledge of the country to throw us off his track. As we sank beneath each hill my heart sank also, only to rise again with renewed hope as we caught sight of him once more, galloping in front of us.

But at last that which I had feared befel us. We were not more than a couple of hundred paces behind him when we lost all trace of him. He had vanished behind some rolling ground, and we could see nothing of him when we reached the summit.

"There is a road there to the left," cried Gérard, whose Gascon blood was aflame with excitement. "On, my friend, on; let us keep to the left."

"Wait a moment," I cried; "there is a bridle path upon the right, and it is as likely that he took that."

"Then do you take one and I the other."

"One moment; I hear the sound of hoofs."

"Yes, yes; it is his horse."

A great black horse, which was certainly that of Colonel Savary, had broken out suddenly through a dense tangle of brambles in front of us. The saddle was empty.

"He has found some hiding-place here among the brambles," I cried.

Gérard had already sprung from his horse and was leading him through the bushes. I followed his example, and in a minute or two we made our way down

a winding path into a deep chalk-quarry. "There is no sign of him," cried Gérard. "He has escaped us."

But suddenly I had understood it all. His furious rage which the miller had described to us was caused, no doubt, by his learning how he came to be betrayed upon the night before. His promise to deliver himself up to-morrow was in order to give him time to have his revenge upon my uncle. And now, with this one idea in his head, he had ridden to this chalk-quarry. Of course it must be the same chalk-quarry into which the underground passage of Grosbois opened. Twice I hit upon the wrong spot, but at the third trial I gained the face of the cliff, made my way between it and the bushes, and found the narrow opening, which was hardly visible in the gathering darkness. During our search Savary had overtaken us upon foot, so now, leaving our horses in the chalk-pit, they followed me through the narrow-entrance tunnel and on into the larger and older passage beyond. We had no lights and it was as black as pitch within, so I stumbled forward as best I might, feeling my way by keeping one hand upon the side wall, and tripping occasionally over the stones which were scattered along the path. It had seemed no very great distance the night before, when my uncle had led the way with the light, but now, what with the darkness and what with the uncertainty and the tension of our feelings, it appeared to be a long journey, and Savary's deep voice at my elbow growled out questions as to how many more miles we were to travel in this mole-heap.

"Hush!" whispered Gérard; "I hear some one in front of us."

We stood listening in breathless silence. Then far away through the darkness I heard the sound of a door creaking upon its hinges.

"On! on!" cried Savary, eagerly. "The rascal is there, sure enough. This time at least we have got him."

But for my part I had my fears. I remembered that my uncle upon the night before had opened the door which led into the castle by some secret catch. This sound which we had heard seemed to show that Toussac had also known how to open it. But suppose that he closed it behind him! I remembered its size and

the iron clampings which bound it together. It was possible that even at the last moment we might find ourselves face to face with an insuperable obstacle. On and on we hurried in the dark, and then suddenly I could have raised a shout of joy, for there in the distance was a gray glimmer of light, only visible in contrast with the black darkness which lay between. The door was open. In his mad thirst for vengeance Toussac had never given a thought to the pursuers at his heels.

And now we need no longer grope. It was a race along the passage and up the winding stair, through the second door and into the stone-flagged corridor of the Castle of Grosbois, with the oil-lamp still burning at the end of it. A frightful cry—a long-drawn scream of terror and of pain—rang through it as we entered.

"He is killing him! he is killing him!" cried a voice; and a woman servant rushed madly out into the passage. "Help! help! he is killing Monsieur Bernac!"

"Where is he?" shouted Savary.

"There! there! the door with the green curtain!" Again that horrible cry rang out, dying down to a harsh croaking. It ended in a loud, sharp snick, as when one cracks one's joint, but many times louder.

I knew only too well what that dreadful sound portended. We rushed together into the room, but the hardened Savary and the dare-devil hussar both recoiled in horror from the sight which met our gaze.

My uncle had been seated writing at his desk, with his back to the door, when his murderer had entered. No doubt it was at the first glance over his shoulder that he had raised the scream when he saw that terrible, hairy face coming in upon him, while the second cry may have been when those great hands clutched at his head. He had never risen from his chair—perhaps he had been too paralyzed by fear—and he still sat with his back to the door. But what struck the color from our cheeks was that his head had been turned completely round, so that his horribly distorted, purple face looked squarely at us from between his shoulders. Often in my dreams that thin face, with the bulging gray eyes and the shockingly open mouth, comes to disturb

me. Beside him stood Toussac, his face flushed with triumph and his great arms folded across his chest.

"Well, my friends," said he, "you are too late, you see. I have paid my debts, after all."

"Surrender!" cried Savary.

"Shoot away! shoot away!" he cried, drumming his hands upon his breast. "You don't suppose I fear your misera-

happily failed him, and his smashing blow came down upon the corner of the table with a crash which broke it into fragments. Then, with a mad bellow of rage, he sprang upon Gérard, tore him down to the ground, and had his hand upon his chin before I could seize him by the arms. Savary and I were both strong men but he was as strong as both of us put together, for again and again he shook



Drawn by Sauber.

"HE SWUNG A HEAVY CHAIR OVER HIS HEAD."

ble pellets, do you? Oh! you imagine you will take me alive! I'll soon knock that idea out of your heads."

In an instant he had swung a heavy chair over his head, and was rushing furiously at us. We all fired our pistols into him together, but nothing could stop that thunderbolt of a man. With the blood spurting from his wounds, he lashed madly out with his chair, but his eyesight

himself free, and again and again we got our grip upon him. But he was losing blood fast. Every instant his huge strength ebbed away. With a supreme effort he staggered to his feet. We were hanging on to him like hounds on to a bear. Then, with a shout of rage and despair which thundered through the whole castle, his knees gave way under him and he fell in a huge, inert heap, upon

the floor, his black beard bristling up toward the ceiling. We stood panting, ready to spring upon him if he should move, but it was over. He was dead.

Gérard, deadly pale, was leaning with his hand to his side against the table. It was not for nothing that those mighty arms had been thrown round him.

"I feel as if I had been hugged by a bear," said he. "Well, there is one dangerous man the less in France, and the emperor has lost one of his enemies. And yet he was a brave man, too! What a soldier he would have made! What a quartermaster for the Hussars of Berchény! He must have been a very foolish person to set his will against that of the emperor; but there is no doubt that he has made a very gallant ending."

XIV.

RETROSPECTIVE.

So this is the story of my home-coming to Grosbois, of my first meeting with the emperor, in whose service the best years of my life have been spent, and of the death of my Uncle Bernac, and of Toussac, who was the last of those terrible Jacobins who have left their names in the history of that time.

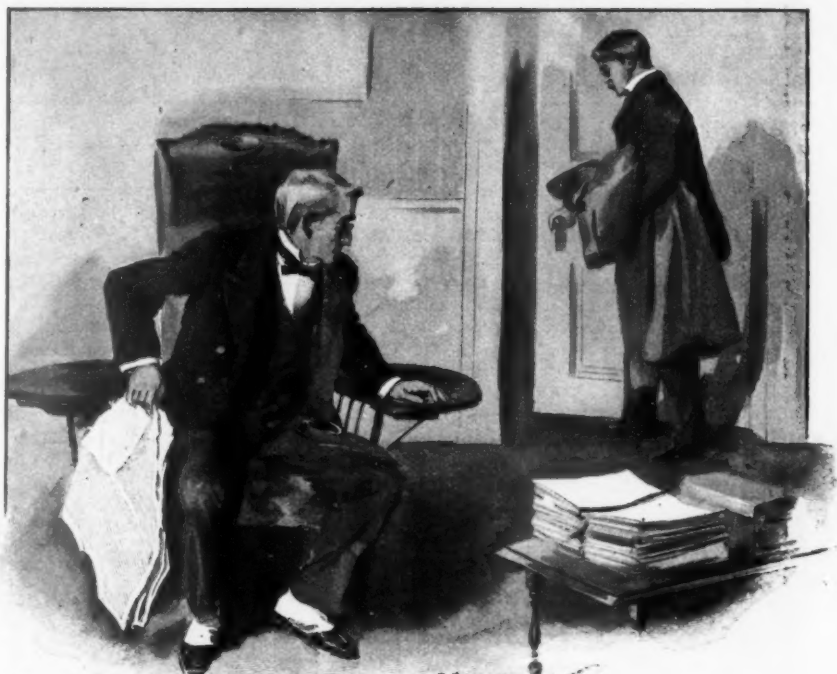
There is no accounting for the ways of women. My cousin, Sibylle, married the feeble Lesage, whom she had saved from the scaffold, and they spent their lives in Paris in the literary and artistic society which was most congenial to him. He won a name and fortune as a painter, and I have heard that in the privacy of his own home he was a very advanced and enthusiastic politician; but he was always as mute as a fish in public, for he never could forget that little cottage in the

salt-marsh. They had no children, so that Eugénie and I are now the Lord and the Lady of Grosbois, and as we already see our grand-children growing up about us, we have every reason to hope that the old castle may, for many a generation, remain the headquarters of the de Laval.

As to the emperor, history has told you how, despairing of gaining the command of the channel, and fearing to attempt an invasion which might be cut off from behind, he abandoned the Camp of Boulogne. You have heard, also, how that with the army which was meant for England he struck down Austria and Russia in one year, and Prussia in the next. From the day that I entered his service until that on which he sailed forth over the Atlantic, never to return, I have faithfully shared his fortunes, rising with his star and sinking with it, also. And yet, as I look back at my old master, I still find it very difficult to say if he was a very good man or a very bad man. I only know that he was a very great one, and that the things in which he dealt were also so great that it is hard for us to judge him by any ordinary standard. Let him rest silent, then, in his great red tomb at the "Invalides," for the workman's work is done, and the mighty hand which molded France and traced the lines of modern Europe, has crumbled into dust. The fates have used him and the fates have thrown him down, but still it lives, that memory of the little man in the gray coat, and still it moves the thoughts and the actions of men. Some have written to praise and some to blame, but, for my own part, I have tried only to tell the impression which he made upon me in those far-off days when the army lay at Boulogne and I came back once more to my Castle of Grosbois.

[THE END.]





Drawn by
B. West Cline inst.

A MODERN FAIRY TALE.

BY THERON C. CRAWFORD.

THE WISH FOR LOVE.

I, HIRAM BARNARD, former President of the Universal Trust, have this day taken up my pen to write the final record of a series of social experiments that I have made in the last few years under the auspices of John Lord, Professor of Common Sense.

I have never written anything of a literary character, and in general, have had a very poor opinion of mere writers. I have always preferred men of action, who were practical, who had done something, to theorists who had only ideas to offer as their excuse for living.

However, I have had to change some of my beliefs owing to my experiences with Professor Lord. I begin to see that ideas rule the world, but I am still firm

in my opinion that they would amount to a very little without the coöperation of men of action. The Universal Trust was the result of an idea, but it needed Hiram Barnard to make it possible.

The greater part of my life has been spent in action. It is only since the period of my experiments that I have moved in the world of ideas. I have always been called a hard man, and with little sympathy for others. In what other way could I have succeeded in my walk of life? I belong to the class of men who dominate. We employ small people . . . we would chess pawns. They are useful, but do not deserve a thought when swept from the board. At least, that has been my rule. I have given everyone

about his one chance. If he failed, it was on account of some weakness or lack of merit that I never took time to analyze. It was simpler to take up a new man. I have never had the least use for an unlucky or unfortunate man. The world contains too many of the opposite class. If you wish to succeed in business, you always want to employ the very best means. You cannot mix philanthropy and business, and get a satisfactory result from either.

When I was at the head of the Universal Trust I was regarded as an enemy of the human race, and why? I reduced the price of food and drink in every known corner of the globe. I gave sure employment to hundreds of thousands of men; a large percentage would have failed had they gone into business for themselves.

It is true I crushed out a good many firms throughout the world, but I gave afterward every one of them profitable and secure employment. That is, I offered it to them all. With the reduction of expenses made by the success of one singly-directed trust, we were able to sell very cheap to the public, and even then gain annually millions.

If the trust was all that I say, Why was it not more popular? you may ask. I can hardly answer you. I can only give you some of the explanations made by our critics. They said: "Grant all you claim for the trust that it gives secure employment to countless men who would have failed acting independently. Grant, also, that you reduce the necessities of life to a price never known before, and yet the trust is a curse in that it destroys the self-reliance of men; it takes away from them the chance of independence, which any number of failures would not make too dear, and gives us a lot of slaves."

One orator of that time said: "Do you know the greatest enemy to human progress? It is the man who holds a snug, salaried position in some great corporation. He would not dare to think. Thought might endanger his stipend. Nothing is so inimical to human progress as a sure thing. Pension off the race and you would have the world come to an end through the stupid sloth of an endless comfort."

On these points I do not care to say too

much. I used to answer too pointed arguments with checks. I found that my keeping prices down protected me always from any movement upon the part of the public to pull down the trust, but I remained, to the very last day of my connection with the trust, hated as well as feared.

Once freed from the routine of affairs, I have found a strange diversion in studying the social experiments conducted by Professor John Lord. In the years that we have followed this new occupation I have learned the one lesson that he who seeks by arbitrary chance to change his condition to obtain a reward without giving value, does not thereby secure happiness.

During my study of wishes I have found nearly all the desires presented to be material ones. Only once did I meet a philosopher wise enough to decline to make any wish.

"I wish for nothing," said he.

"But I offer your choice of anything money combined with ingenious talent can procure."

"I can only repeat that I do not care to wish for anything."

"Would you mind giving me your reasons?"

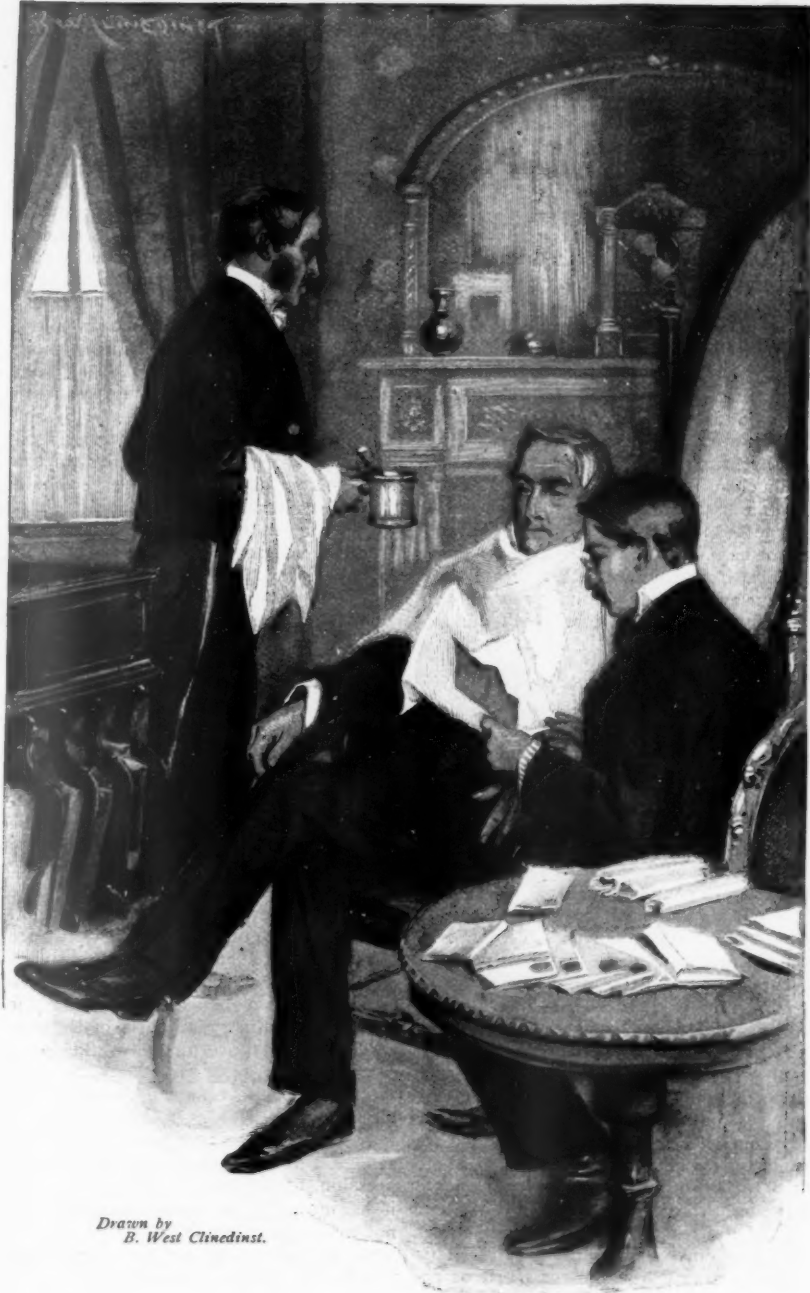
"Certainly not. I have studied life. I find that individually we get here below all we deserve. If I wish for more than I have I must try to deserve more. If I obtain what I do not deserve, if I am artificially forced ahead of what nature would have properly given me, then I shall be made to pay the penalty by becoming wretched. I am reasonably contented and happy as I am. Why should I exchange present tranquillity which is reasonably certain for absolute unhappiness?"

"Have you no ambition?"

"Plenty of it, but what you propose would kill all ambition. So long as my ambition is ungratified I have something to work for. The chief happiness of mankind is in anticipation, not in realization. Why do you seek to rob me by taking away the former only to offer me the certainty of the latter?"

That was the one case where I found my services as a kindly fate declined.

"You must be happy," said I to the man.



Drawn by
B. West Clinedinst.

"ALL MY LIFE A BUSY MAN."

"No; no more than you or any one you might meet."

"Are you unhappy?"

"No more than the average. I enjoy life when I may, and when I have trouble I endure it with what patience I can. I want no unnatural change in my life."

"You are, then, a philosopher."

"It is possible."

* * *

Of the many who tried the benefits of a specially prepared fortune, I did not find one who was made happy. The man who wished for wealth, the woman who wished for social success, were especially unfortunate in their fates. The men who desired political power and absolute knowledge found no comfort in the gratification of their ambition.

What, then, was the secret of life? I had a clear idea, in looking over all the records of the experiments, that these people had failed, as I had failed, in arriving at happiness by omitting the element of love from all our calculations. The testimony of all the unhappy ones who passed through the laboratory of our social experiments indicated this very clearly.

I said one day to Professor Lord: "It is strange that you have never found for me among your clients any one who has wished for love."

"The reason for that," he replied, "is that I have never had a single client who has sought my advice upon this subject. It is possible that it is thought that such a subject is outside of the province of a professor of common sense."

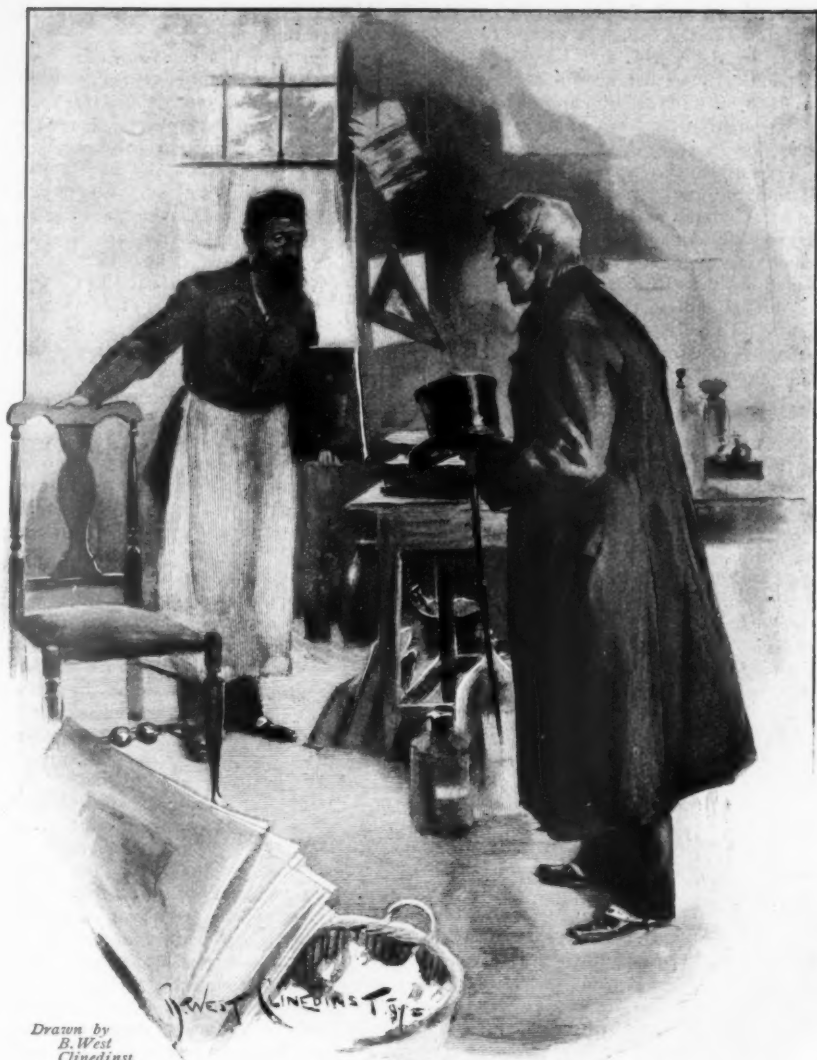
"It is also possible that each man feels that such an element is possible to all in the natural order, and that it is not necessary to make it the subject of a special wish. Few think of love except as the feeling that draws together members of an opposite sex. That is important, inasmuch as the physical future of the race depends upon it. The imperative law of physical attraction makes this kind of love one that is absolutely controlled by no ordinary means. If this were all there was to the question of love, my clients have been right in leaving it out of their list of desires. For to every one under this law comes some time his mate. This outside of any question of merit or de-

merit. Moved by the laws of physical attraction, men and women think at times they exercise their free will. But this is only one side of the question; the larger side is above sex. It is the question of a love so great and wide as to include the whole human family. There have been occasionally men in the world who have had this love born with them, and which has grown with their growth. These men have left behind them mighty histories, as the founders of new beliefs or as leaders of movements that have changed the fate of nations."

It was this thought that sent me to the Hartz Mountains, to consult once more with Mortimer Mortimer. I had seen him several times during my experiments and I had been always impressed by one thing, and that was his steadfast, unselfish love for every human being in the world. Here, at least, was one who could give me knowledge upon this important subject; for in my repeated conferences with him he had never failed to impress upon my mind that every evil and every sorrow in the world could be traced to a lack of the element of love, of kindness, of thoughtfulness for others, which alone is bred by this divine influence. "The only reform worth talking about in this world," said he, "is to be found in the inculcation of the command to love one's neighbor. When this is done, then all else good and desirable will follow. War, that is the settling of disputes by organized murders, would at once cease to be possible. If every one really loved his neighbor, then, as those who have, largely outnumber those who have not, there would be no destitution and starvation. If the influence of such a spirit were once universal, there could be no such thing as crime or misdemeanor. Courts and prisons could be abolished, and in time the necessity for the great mass of the machinery called government would disappear."

"Do you believe such a change possible?"

"Yes; the race has come up from the savage, through cycles of murder and oppression, to the present, where kindness is beginning to be thought strength, and not weakness; when many are looking toward the horrors of war with shrinking. The feeling grows, although slowly. All



Drawn by
B. West
Lincoln 1875.

"WISE ENOUGH TO DECLINE TO MAKE A WISH."

changes in the race are the growth of centuries. But you, who organized the Universal Trust, might to-day find a new source of ambition in using your organizing abilities and just acquaintance with men, in the direction of an association to establish throughout the world the principle of universal love."

It may sound strange to many that I should have been led to such a calling in the latter days of life, when, up to the age of sixty, I had given not one single thought to the question of whether I had any duty toward my fellow. I had been all my life a money-maker; I had bent everything to my purpose, but at the

close of my work I was appalled at the emptiness of the result. I was practically alone in the world, and because of my unpopularity, experienced a sensation of repulsion toward all who approached me. I imagine that this was what, in the end, made me so weary of life.

Taken from the chain of endless routine of the Universal Trust by my physician, and forbidden to ever return, I suddenly found time to look at the world from another standpoint than that of an overburdened business man. I discovered within myself an endless capacity for real sympathy. It is possible that, through the influence of Mortimer Mortimer, I had a more favorable subconsciousness developed.

It was at this time that Mortimer Mortimer said to me: "You need not wonder at this development of kindness in your heart toward others. It lies in the heart of every man. It is natural, for no other feeling gives one such happiness, and nothing creates so much unhappiness as the cultivation of a spirit of unkindness."

The feeling was not the outgrowth of a short period. It dawned upon me as I watched the struggle of the poor people I had set upon their feet in the pathway of their desire. As I studied their unhappy lives, gradually my sympathies were awakened. This is a dangerous thing. To sympathize with one is to open the way to sympathy with all.

So in the end it came to me to wish for love, the universal love for my associates in this world. I wanted to mount the height with my friend Mortimer Mortimer, and feel in my heart the secure peace that illumined his face.

I think it is I who have chosen wisely, for in my wish to reach this desire I have come nearer to happiness than have any who have been within my circle. That is the practical result.

As I have all my life been an eminently practical man, I will now come to details, and show, if I can, some of the results of the working of my desire.

I have organized a new trust. I have nearly all my old millionaire friends in it. You have no idea what a bored, weary lot they were, and how eagerly they have joined me. As one said: "You always pay good dividends, and if you can give us a fair percentage of happiness

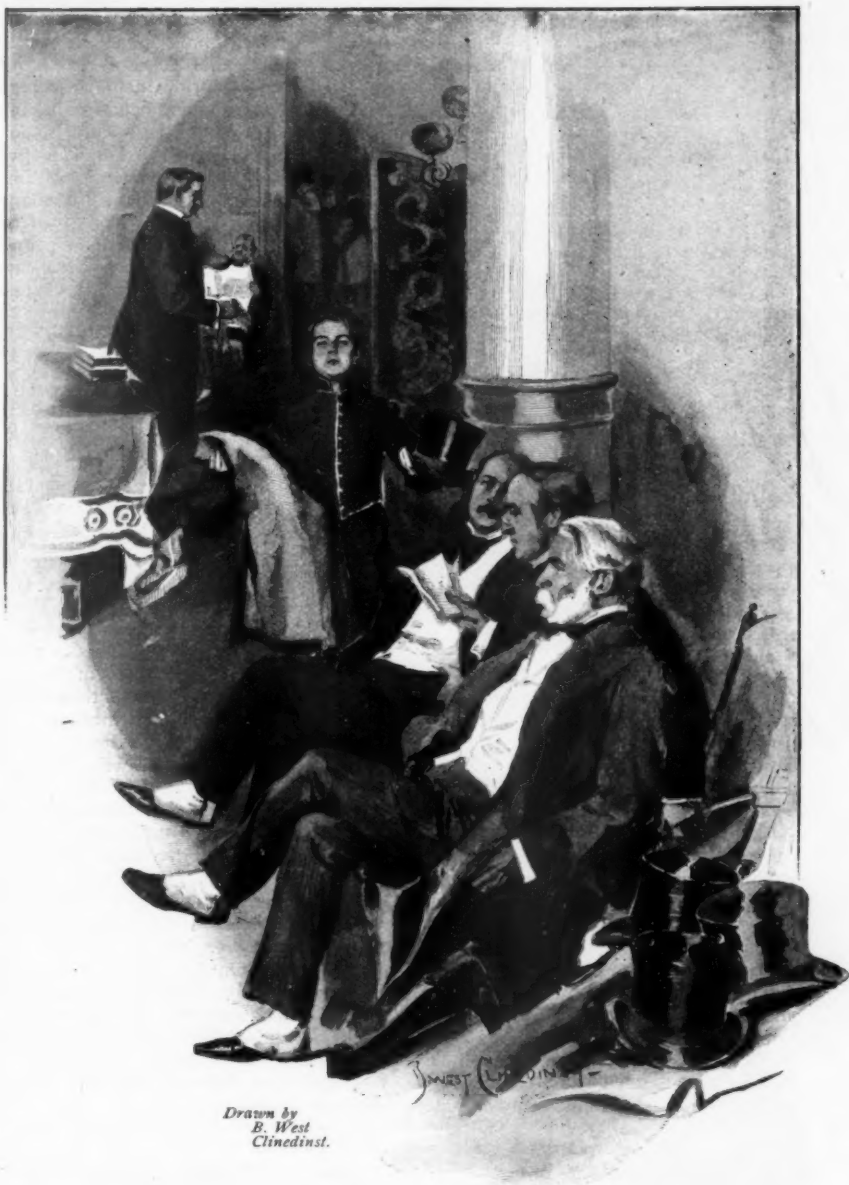
in this new trust, we will follow you as we have in the past."

We form to-day a compact, powerful business organization, controlling more millions than did ever the Universal Trust, and we coöperate with Mortimer Mortimer's Society for the Promotion of Universal Brotherhood. We simply follow plain business lines, and seek in one way to improve and harmonize modern civilization. We realize at the outset, like good business men, the perfect hopelessness of isolated individual effort.

I can only give a skeleton of our work, which grows each day upon us; but no matter how great the work, we are given the strength to carry it.

We do not attempt to replace the work of any of the existing charitable organizations throughout the world. We leave to them the care of the helpless. We deal with the larger class of people who can stand alone if they have a proper amount of help. Through periodicals and various publications, we inculcate our doctrine of helpfulness, based upon nothing more or less than solid business plans. We have savings banks and loan institutions for the purpose of aiding poor people who have good reputations and who are worthy of being helped. We have found that very often a man's honor is a first-class collateral for a loan. The percentage of losses in our loan institutions is not as great as it is in the average banking institution conducted to-day upon the most rigid principles of lending money only upon what is claimed as gilt-edged securities.

We have taken up and developed great suburban tracts near to commercial centers. Hitherto the suburban districts, particularly in the United States, have been unattractive and apparently controlled by no system and governed by no public spirit. With our accumulation of capital, we have taken up great stretches of country, laid out beautiful roads and introduced throughout a system of fine architecture, of lighting, and of giving such facilities for public comfort as exist in the more crowded commercial centers. By taking up large tracts at a time, we have been able to control them along the lines of beauty and comfort, and we have found that the public responded cheerfully, almost gayly, to us. We have never yet opened up a tract that has not



Drawn by
E. West
Clinedinst.

"I HAVE ORGANIZED A NEW TRUST."



Drawn by
B. West
Clinedinst.

THE FINAL RECORD.

been crowded in upon at once by an eager list of applicants who desire to become either purchasers or tenants under our new system of giving good value for what we sell.

I have not gained much popularity by the establishment of this new trust—that was too much to be hoped for. I had been unpopular through too many years to gain too easily the public confidence. The fact that all of my systematic plans for the improvement of society are based upon business principles and result in a profit was also against me. I think that I am entitled to consideration for the establishment of this system, and it is possible that posterity alone will give me credit. No matter, I am happy and more

contented than at any other period in my life. I have proved clearly that there is nothing more valuable in a man than a spirit of loving kindness toward his fellow-men. I have looked with sorrow upon history, which, for many centuries, has given its largest praise to people who have been great captains and past masters in the art of destroying their fellow-men; yet, in spite of this prominence of cruelty, of indifference, and of unfairness in the development of the reasoning element in man, I feel that there is coming to-day a new wave of progress, and that independence of thought will be encouraged and stimulated as it has never been before; and that the people who think in masses, or swallow dogmas of various kinds to save themselves

the trouble of independent thinking, will soon reach a point where they will not seek to disturb the men who honestly differ with them.

The spirit of the great master whose whole history betrays no incident of violence, whose life-long counsel was love, whose every act was kindness, who faced every sacrifice rather than to combat injury with violence, rules to-day as it has never ruled before.

The experiments which I have been permitted to make have had their greatest influence upon myself. Having seen the futility of the wishes of those who passed before me in the vain search of gratifying their secret ambitions, I feel that I have made the wisest choice.

[THE END.]



FACTS AND FANCIES ABOUT VIOLINS.

BY T. B. CONNERY.



JOSEPH GUARNERIUS,
1720.

pioneers who left us such perfect models for the whole violin family—models which were reached by long study and experiment, and which all the genius and mechanical ingenuity and skill of succeeding ages have not been able to improve upon. But there the obligation stops, for modern makers, here and abroad, construct as fine and durable instruments in every respect.

The subject of violin-making has been enveloped in very unnecessary fog and mystification. Especially is this true as regards the selection and preparation of the wood. For a long time it was believed that the famous Amati, Stradivarius, Guarnerius and the other distinguished Italian masters possessed some exclusive knowledge as to the particular species and quality of wood that should be used, and also as to the exact method of cutting and preparing it. We were informed that they spent much time in rapping and testing trees in various mysterious ways, and that they guarded some great secret chemical process for strengthening and drying the wood and improving its vibratory quality. But modern science

THE two essential things for the construction of a good violin are, first, wood of the right quality, thoroughly dried and seasoned; and, second, exact adjustment of each part, so that the best effects may be obtained in tone, power and brilliance. This is really the only secret in violin making, which is carried on to-day with as much skill and success as in the best days of the master makers of Brescia and Cremona. Indeed, there are those who maintain that better violins are made now than at any former period, for the reason that the modern instruments combine all the best points of the more renowned workmanship of the Italian schools. I am aware that in making this statement I am opposing the generally accepted dicta of so-called historians of the violin; but this opinion is backed by the authority of all

the great modern players and judges who have tested the old and modern violins. The world can never repay the debt it owes to Gaspar di Salo, Amati, Guarnerius, Stradivarius, Stainer, Maggini and the other



ANTONIUS STRADIVARIUS,
1722.



A STRADIVARIUS BACK.



JACOBUS STAINER,
ABOUT 1650.

and skill have disproved all that. The violin manufacturer of to-day does not scour the forests in search of his material. He buys up old rafters and beams, and often sweet-toned fiddles have been fashioned out of wood that formed part of an old stable, trunk, or chest cast away as useless. Mr. Augustus M. Gemünder, of New York, has told me that he and his father have made fine violins for Walter Damrosch, Carl Feininger, Herbert Arnold, Mollenhauer, Vivien, and other distinguished virtuosi, out of timber taken from old St. Matthew's Church, which stood at Broadway and Houston Street, and was demolished about thirty-six years ago. The same makers have constructed other instruments from beams of an old house that was torn down to make way for the New York terminus of the Brooklyn Bridge.

New wood has been found unfit for use, as it lacks the requisite tone quality and vibratory power in consequence of the moisture it contains. It must be laid aside for a long time to dry thoroughly, and no artificial process of drying will do. The timber in a house that has stood a century or more has gradually evaporated its moisture without weakening the fiber or destroying the resinous substance. The slow elimination of the moisture by nature's own process increases the tone quality and imparts to the wood more perfect vibratory power, sonorousness, and general adaptability to the purposes of musical instruments.

Many attempts have been made to hasten the drying by chemical and mechanical means, but they have always failed. Gillaume, of Paris, who was one of the most skilful and scientific violin manufacturers of this century, tried different artificial processes, treating the wood chem-

ically, and even baking it. At first, his experiment was believed to be most successful, as he produced instruments beautiful in tone, as well as in model. He was so certain of his success that he manufactured a large number of violins from the artificially prepared wood. But though they proved "things of beauty," they were not to be "a joy forever." In a very few years they began to show unmistakable signs of deterioration, and went from bad to worse until finally they became actually worthless. The artificial process had sapped the life out of the wood, and so softened its fibers that it no longer possessed power of resistance to withstand constant vibration.

An accomplished violinist tells me that his favorite instrument once formed part of an old bedstead that had belonged to a well-known Brooklyn family descended from the original Dutch settlers of Long Island. The old bedstead had borne the bodies of their fathers, grandfathers and great-grandfathers and mothers, and had come down to the present generation intact. This is robbing violin literature of one of its chief

charms; but facts are facts, however unwelcome, and truth is of more importance than the cherished illusions of people who delight in mystifications.

For the convenience of readers who may not know, even by name, the various parts of a violin, I will give a list of them. Mr. Augustus M. Gemünder tells me that his instruments contain eighty-two and sometimes even eighty-four parts, as when back and belly are each made in two pieces. The names of these parts are:

One belly or front plate; one back; six sides, also known as upper, center and lower bouts; twelve linings; six blocks; thirty-six purflings; one bass-bar;



AUGUSTUS GERMÜNDER.

one sound-post; one scroll; one board; one finger-board nut; one one tail-piece nut; one tail-piece bridge—total, eighty-two parts. making the perfect instrument box, weighing less than a long, from four and a half to two and a half inches deep at to be an easy thing to construct, ful and delicate workmanship. and general features of construction. But nothing is further from the turn and cut is the result of deep sive experiment, from the pegs that on the tail-pin or scroll. Look at a be struck with its beautiful form, venient lightness. Then perhaps your two sound-holes, shaped like a small *f* or necessity. Without them, the sound caused the strings would not come out of the that peculiar shape because it agrees with belly of the violin. Any other shape would the belly were not arched, but simply flat, the sound-holes influence the entire system plate. It would, not do to



peg-box; one neck; one finger-tail-piece, one tail-piece button; string; four pegs; four strings; one All of these parts are needed in which is a symmetrical hollow pound, thirteen to fourteen inches eight and a half inches wide, and the deepest part. It would seem and yet it requires the most skill.

At a cursory glance its shape tion would seem to be arbitrary. truth. Every little twist and study and patient and exten- turn the strings to the last point violin for a moment. You will its graceful arches and its con- eyes will fix themselves on the old-fashioned *s*. They are a by the friction of the bow over hollow box. They are cut in the arching of the top plate or interfere with the vibrations. If straight cuts would do. In short, of vibrations of the belly or top-

make the holes in the back, because then the belly would not have sufficient elasticity to vibrate and it would remain mute. All sounds are caused by the vibrations of elastic solid, liquid or gaseous bodies. Thus, in the case of the violin, the bow drawn across the strings causes a series of vibrations, beginning with the elastic strings, thence communicated to the bridge, thence to the belly, and from the belly through the bass-bar and sound-post to the back. The air inside the violin box, being also elastic, is vibrated in a corresponding degree, and finally reaching our sensitive ear-organization, vibrates the ear-strings, and then we experience the sensations called sounds. In other words, and eschewing technical terms, the vibrations, primarily caused by the friction of the bow on the strings, finally reach a system of delicate rods or chords in the inner cavity of the ear. These chords are, as it were, all tuned up like the piano strings, in a range of several octaves, and repeat



ADOLF BRODSKY.

the vibrations originating with the bow and strings. These vibrations are at the bottom of all music and musical instruments. They are the fundamental principle and that is why the instrument must be so formed as to promote in the highest degree the transmission of vibrations. Hence wood of a highly elastic nature must be selected and prepared with care. Certain kinds of wood have been found best adapted for the purpose. Spruce, maple, sycamore, pine, lime and pear trees, after proper cutting and preparation, develop remarkable elastic and vibratory powers. Thus the back is generally of maple or sycamore; the belly of the finest quality of Swiss pine; the sides of sycamore or maple bent to the required form



MISS MAUD POWELL.



CHARLES DE BERIOT.

by means of a heated iron; the linings, which are used to secure the back and belly to the sides, are either of lime or Swiss pine; the bass-bar of pine, placed under the left foot of the bridge in a slightly oblique position in order to facilitate the vibrations by giving it the same position as the line of strings. This small bar of wood plays a most important rôle in the economy of the violin and has well been called the instrument's nervous system, as the sound post has been termed the soul of the violin. This post is another little bar of pine wood standing perpendicularly between the back and belly of the violin, just touching each an eighth of an inch under and behind the right foot of the bridge. In a great measure it controls the vibrations and on its exact adjustment depends the degree of perfection attained in beauty of sound, purity of tone, mellowness and roundness. It is almost incredible what an extraordinary disarrangement results from the slightest variation from the correct position of the bass-bar or sound-post, or even of the bridge, which should be placed exactly between the two nicks in the center of the *f* holes. One naturally thinks that the sole use for the bridge is to elevate the strings for the facilitation of bow-work, but that is only one of its uses. Notice how peculiarly the bridge is formed of spotted maple, half as thick at the top as at the feet, and with curious cuts, apparently only designed for ornamentation; but each little peculiarity in form and cut has been adopted because it promotes the transmission of the vibrations to the belly and back from the strings. Any other form would lessen its efficiency in this and every other respect.

Not only must the wood be of the best quality, but the greatest care must be bestowed on the cutting of each plate and particle to the exact degree of thinness and arching. The material for strings and bows must also be prepared and selected with great care. Tom Hood once prayed heaven to "reward the man who first hit upon the very original notion of sawing the inside of a cat with the tail of a horse;" but really no one seems to know whether catgut was ever used for string manufacture. There is no doubt, however, about the horse hair for bows, and whatever may have been the original substance used for violin strings, the fact is that nowadays and for a long, long time, they have been made altogether from the small intestines of lambs and sheep, the best quality being obtained from animals reared on dry mountainous pastures. The string-making month is September, and the process is quite long, tedious and not particularly agreeable, involving careful separation of the membranes and repeated washings, dryings, scrapings and immersions in certain chemicals, before the final cutting into strings of the required length and thickness. Without going into further details, I will only state, as an interesting fact, that the intestines must be taken from the carcasses while yet warm and at once stretched



PABLO DE SARASATE.



*Drawn by
E. D. Connerly*

NICCOLO PAGANINI.

thickness, length and tension of each string. Thus it is, too, that the notes of each string are higher and higher as the string is shortened by shifting and pressing the finger nearer and nearer the bridge.

The bow being the primary motive power of violin music, its proper manufacture is also of very great importance; but it is perhaps the least difficult of all the violin paraphernalia to produce, though its present efficiency was not reached without exhaustive experimentation. It is composed of horsehair neatly fastened on a slight flexible frame of wood, gracefully bent. The hairs can be tightened or loosened by means of a clever contrivance at the handle of the bow. The perfection of the bow began in the last century, and was finished in the present century by ingenious manufacturers, and particularly by M. David Tourte, of Paris. Everybody must concede that it is the bow that has made the violin the first of all musical instruments. Without it the violin would be little better than the banjo, mandolin, or any other stringed instrument, twanged by means of the fingers. Indeed, it is quite evident now that no part or adjunct of the violin, except the purfling, could be got rid of without impairing its efficiency as a music-maker. But the bow is par excellence the one adjunct which makes it possible to produce and sustain the violin's marvellous varieties of tone. Great perform-

upon inclined planes and scraped clean. When the string is ready for sale it is quite important to choose particular quality and make, according to the particular quality and make of the violin. It will not do to purchase strings indiscriminately, for sometimes excellent violins are made to appear quite inferior by the injudicious selection of strings and bows. This is because strings are not of uniform thickness, even after the most careful assortment, and the vibratory power of each string, you must know, depends upon its thinness. The rule is that the thicker the string the deeper the tone, and vice versa. Hence the G string (covered with wire), which produces the bass or lower notes, is always very much thicker than the E string, which contains the highest notes and has the most rapid vibratory power. The tension of the strings either increases or diminishes the tones or vibrations, according as the tension is increased or diminished. In other words, the highest notes are caused by the most rapid vibrations and the lowest by the least rapid, dependent upon the



LEONORA VON STOSCH.



CAMILLO SIVORA,
A PUPIL OF PAGANINI.

box, pegs and bridge are evident to all, but some of the other parts require a word of explanation, such as, for example, the scroll, the purfling, the blocks, and the linings. end of the neck, which violins of di Salo and most elaborate work-form sometimes of mals. As it can thus dent that it plays no aid to the production far as it forms a con- of the performer to Purfling is the name inlaid lines, generally black holly, that run of violin very near to really only ornamental by modern makers be- tify the instrument. body carves the scroll ed-reproductions of tastic designs. They are

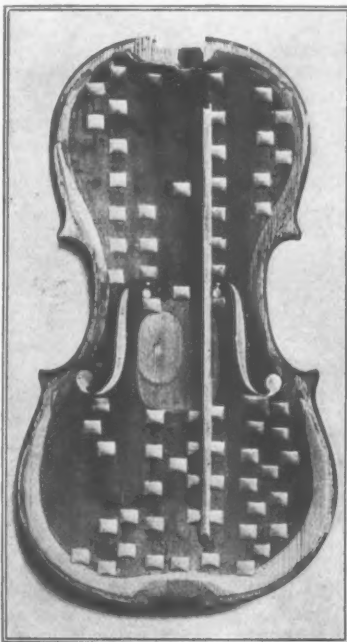
In forming the bass- that the grain runs in the wood in the belly, hand, the grain of the cross that of the belly. parts of the violin are gether is the sound- then it is slipped inside holes by means of a sound-post setter, with

ers have imitated on the strings of the in- strument almost every animal from the bird and cat to the human being, and every shade and variety of human feeling and passion has been reproduced by master players like Paganini, Sivori, de Beriot, Ole Bull, and our more modern virtuosi.

Mr. Gardener in his "Music of Nature" observes that the compass of the violin is more extensive than that of the human voice, having within its range a scale of four octaves, and furthermore "as each string differs so much in quality of tone, it may be considered as possessing a four-fold effect. But," he adds, "the most striking power of the instrument may be said to reside in the bow; and such is the vast variety of accents to be produced by a skilful management of it, that a single bar of music, according to the French school, may be bowed in fifty-four different ways." The neck and finger-board, like the strings, peg-



PAOLO MAGGINI. 1596.



A CREMONA RUINED BY REPAIRING.

The scroll is the carved in some of the oldest Maggini, used to be of manship, taking the human heads and ani- be changed, it is evi- particular part as an of sound, except in so venience for the hand steady his instrument. given to the delicate made of white and around belly and back the outer edges. It is and has been continued cause it tends to beau- But now-a-days, no- into exquisitely work- human heads and fan- generally very simple. bar care must be taken the same way as that of while, on the other sound-post should Not until all other made and glued to- post placed in position; one of the *f* or sound little tool called the which the expert work-



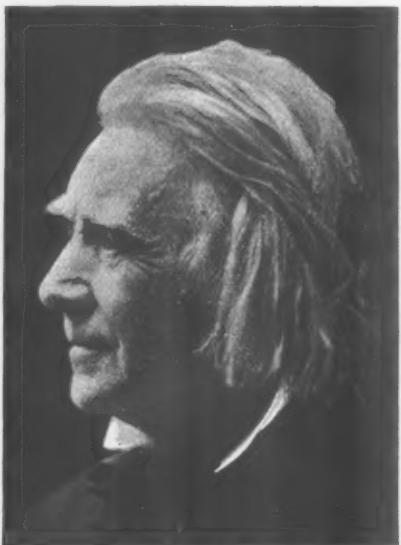
A VIOLIN WORKSHOP.

man manipulates the little piece of wood, until repeated tests have satisfied him that it is in the precise spot most favorable for vibration and perfect tone. The fitting of the bridge to the violin also requires much knowledge and skill. In the first place, if the violin plates are of hard wood, the bridge must also be of hard wood. Then the exact thickness, top and bottom, of the bridge can only be found after careful experiment. If the violin is unusually long, the bridge must be higher than ordinarily, and its height is also governed by the style of arching in the belly. Little variations in the curves of the arches will make a difference also in the size of the bridge. A conscientious workman, wishing to produce the best results, will often spend days over experiments with the bridge. Indeed, the sound-post and bass-bar can be so managed as to make or mar an instrument. A large number of German and French violins come here every year and are sold without any alterations being made in them. But the expert dealers always take these modern foreign instruments apart and re-fit them with bass-bars, sound-posts and bridges, vastly improving



CHARLES GREGAROWITCH.

them by overhaul—possesses a really without knowing it, or sound-post, it may less. Let an expert haul it, and its quality magic. And yet bass-bars are merely of no particular state previously that violins equal the best Schools of Cremona quote an opinion of one of the greatest ferring to violins He says that their the first order and "I have had the "of playing upon tions—one of Stradivari Salo (a copy of of Amati—the last-ular, being so perfect original." Wilhelmj some of the modern



OLE BULL.

old models surpass the originals. Brodsky has said the same thing, and François Boucher, of Canada, has said in so many words that the modern instruments possess higher merit than the rare old Italian violins, which he has had so many opportuni-

ties of testing. In 1870 Mr. George Gemünder told of an experiment he tried with the famous Ole Bull. Having finished a copy of one of the old Italian master makers' instruments, imitating its minutest peculiarity as to varnish and outward look, he asked Ole Bull to try it. The great violinist played several pieces on it and was enchanted. "It is a genuine Cremona," said Mr. Bull; "perfectly superb in every way." "No, Mr. Bull," answered Gemünder; "it is only an imitation by me. I made it, and so you see we can reproduce exactly." Ole Bull would not

believe, however, insisting that it was a genuine old Cremona by Stradivarius or Guarnerius.

A queer test was made several years ago in one of our western cities during a musical festival, while a number of genuine old Italian violins happened to be there in the hands of some of the performers. All the Strads and Guarnerius fiddles were brought to one room to be compared with a fine violin of modern American manufacture. Accomplished experts were invited to make the tests, and were so placed that they could only hear the playing without seeing the violins or performers. In every case the American instrument received the highest marks.

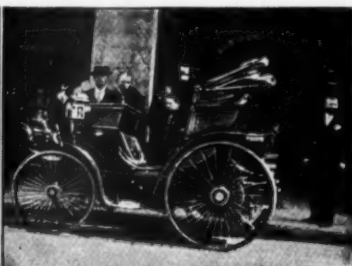
ing. Many a player valuable instrument Defective in bass-bar seem almost worth-violin maker over-ity is changed like both sound-posts and strips of pine, appar-value. I ventured to some of the modern of the famous Italian and Brescia. Let me Pablo de Sarasate, living violinists, re-made in New York. workmanship is of their tone perfect. pleasure," he states, three of their imitavarius, one of Gaspar Ole Bull's) and one mentioned, in partic-that I prefer it to the has also said that reproductions of the

A DI SALO,
USED BY OLE BULL.BACK OF THE
DI SALO.

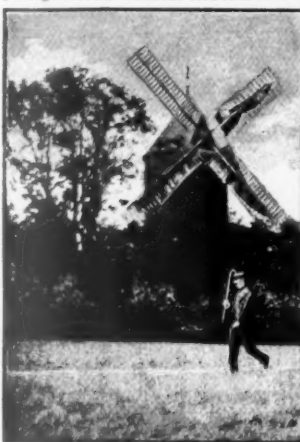
PHOTOGRAPHIC STORY OF A BOY'S TRIP TO EUROPE.



Master Walter D. Pinkus embarks with his camera. He has the good fortune to have for fellow passengers Madam Melba and Miss Lola Beeth.



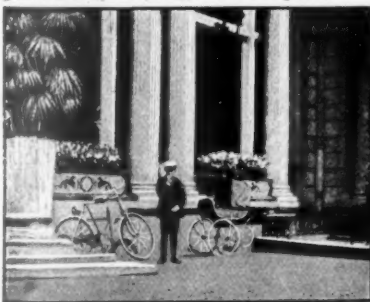
Arrived in Paris, he prepares to ride in that most modern of vehicles, the horseless carriage.



In the Bois de Boulogne he took this to show how a French dandy carries a cane. But the old wind mill proved as aggressive as its Spanish prototype was to Don Quixote.



Flammariou described in THE COSMOPOLITAN that eye of science which sees what is hidden from human eyesight. Observe the new law of nature discovered by the camera on the Champs Elysees.



In the courtyard of the Hotel Continental Master Pinkus had his own picture taken, surrounded by types dear to an American heart.



The photographic story-teller went to Los g Champs to see the Grand Prix run. This is a picture of the race. The reader is requested to pick out the winners.



As the Paris season was over he prepared to visit Belgium, but before leaving took a parting shot at the famous Hotel de Ville.



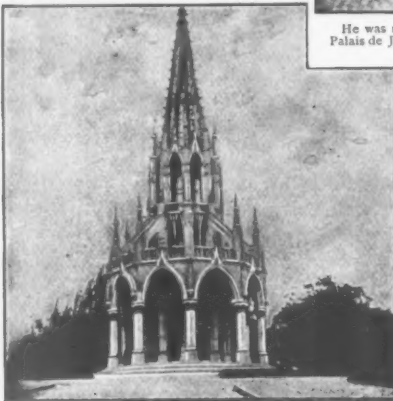
In Brussels he found curious perambulating soda-water fountains—selling lemonade.



At this point we interrupt the narrative to give a portrait of the young photographer, intrepidly facing his own camera.



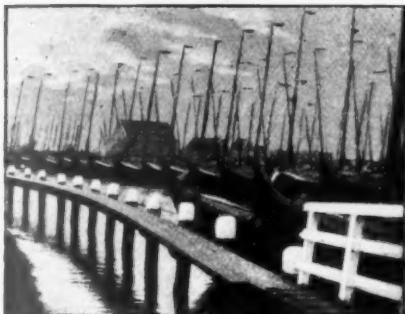
He was much impressed with the size of the public buildings—especially the Palais de Justice seemed overlarge for a small country.



The camera reveals no eccentricities in the monument to Leopold I. It stands up straight and is otherwise quite as it seems to the naked eye. Possibly owing to the Belgian atmosphere.



Before going to the Island of Marken, he revisits Paris and sees the Madeleine draped in mourning in honor of Jules Simons.



Later on, landing at Marken, the whole Zuyder-Zee fishing fleet is found safely laid up for the Sunday rest.



By the aid of some coppers two little Marken maids are persuaded to pose in their best Sunday clothes.



Although there is not a "bike" in the whole island, researches make it probable that it is the home of the bloomer fashion.



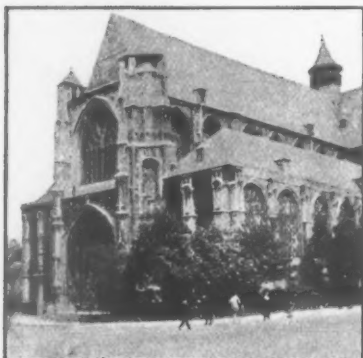
Everywhere long rows of trees beautifully shade the peaceful canals.



In Mookendam are some queer old buildings, but they really are not in imminent danger of toppling over.



Physical exercises (chief of which are the pulling of canal boats and drawing of plows) are very fashionable in this land, and result in good physical development.



Although travelers say the churches in Holland are disappointing, this view of St. Michel's does not warrant such a belief.

In this country the large cities are almost within arms' reach of each other. Antwerp is but an hour's ride from Brussels, Belgium's capital; Rotterdam but two hours from Antwerp; to the Hague, an hour and a half more and only another hour from there to Amsterdam. En route he visited Broek, the cleanest village in the world and the center of the cheese-making district.

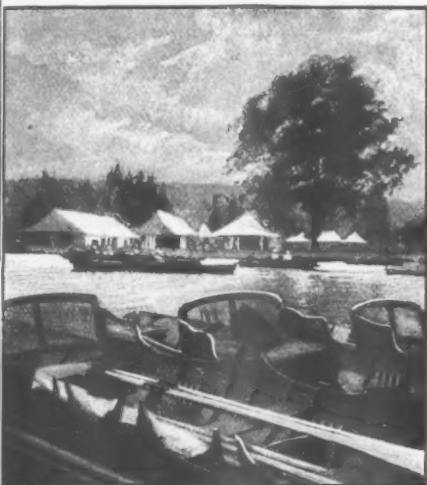


Visiting a Dutch cheese farm the guide wife hospitably received him with some delicious pancakes, and showed him her blind pet lamb.

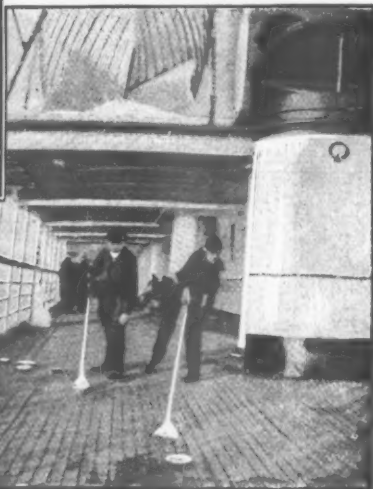


Judging from the empty deck chairs, the return voyage on the "Lucania" was not a smooth one.

Antwerp is a most interesting city, and the young photographer expected to bring away many views of its picturesque buildings. However, fate was against him, for during the several days of his stay it rained all the time, and consequently the camera could not be used.



Then back to America via England and the Henley regatta. This is the view he obtained of the quarters of Yale's crew.



However, some of the passengers stood it well enough to indulge in the inevitable game of shuffle board. The photographic traveler himself was not a victim of mal de mer, and after a last picture, landed safely with the interesting trophies of his voyage. These he presents to the readers of THE COSMOPOLITAN, trusting that they may be the means of inciting other youthful travelers to a closer observation of people and things than the majority of small boys generally accord. It is safe to assert that Master Pinkus will not soon forget any of the scenes of which he took pictures. They were photographed on his memory as well as on the camera plate.



BY WILLIAM MARC CHAUVENET.

LIKE a little planet that circles in the blue deeps of heaven it lies in the warm embraces of the sea. Southward and ever southward we had come, bearing away to the East, with the vigorous breath of the strong trade wind, over the mysterious mid-sea breast that never wholly slumbers. And the sea was blue; azure blue in the slanting sunlight of the morning; indigo blue at noon, with a depth of color that even the darkness could not destroy.

Over there the Bermudas, receding to the eastward under the ocean's lip. Over there Hatteras and Florida; shores that were once our world, swallowed up now—mere dreams in a shoreless sea.

Over the driving foam crests the flying fish, those silver swallows of the sea, flash and shimmer and dart, rising in innumerable flocks, flocks that circle and dip to schools again.

Day after day, as much in the sky as the ocean, and still our way is steadily southward, until the constellations are new to us and the Great Bear dips under the horizon of the North.

Somehow we let fall the burden of perpetual care. Our unrest, which we had worn as a mantle, slips from us with the increasing mildness of the South. And now Sombrero flashes its light at us, at midnight of the eighth day, and now Saba and Eustatius lift their shadowy crowns on either side of us in the clear bright dawn.

Sailing, now, in the bluer Caribbean, across those fabulously deep waters of the South Atlantic, we are aware of a noble land that looms gradually on our port bow, lifting its cloudy summit higher than all the rest. As we coast past we look upon a seeming paradise of green, flowing downward from the dark wooded crown. Between deep ravines that tempt the fancy, the fields of shining cane descend. Purple gorges, overhung with mist, climb upward to the cloud-hidden summit of Mt. Misery, which rises four thousand three hundred feet above the sea. The shadows of its peaks lie across the sunny landscape.

The crown of the mountain is white with cloud; the heart of the valleys is white with little villages; the rim of the beaches is white with foam; all else is warmth and color in the beautiful island of St. Christopher.

To the South rises the high peak of Nevis, always cloud-capped, too, and northward from its base circles the low rim of the shore, seeming to link the two noble mountains which yet stand on their separate islands looking down on that lovely bay, in the most sheltered depths of which lies the old town of Basseterre on St. Kitts.

If there had been sirens singing on the sands, and it was hard to believe that there were not, we could not have had a deeper longing for the shore.

Whatever it might prove to be, at first

sight it seemed to us an earthly paradise toward which we were drawn by some irresistible charm, confident that a long, cherished dream was about to be realized.

All the senses seemed satisfied by the scene before us. The pearly clouds hanging on those emerald peaks which descended in wide floods of lighter green to the turquoise of the sea. Dark woods, motionless, as if in slumber, yet breathing a hushed music like a silent harp in answer to the murmuring of the shore. Glinting waters on coral ledges, ripening fruits on sunny slopes, with the touch and fragrance of the sweet wind over all. Such

mad torrent far out to sea. Now there is no sign of ruin in the charming little garden of the public square, overlooking which the porches of the St. Kitts Club offer the stranger a hospitable welcome.

Beyond its quaint streets and botanical gardens the white roadway follows the south line of the shore, winding in and out of the ravines, now under cocoa palms and now under dense bread-fruit trees; now over stone causeways and now by charming bits of vine-clad wall, built of purple lava; miles of old ruin and massive stone masonry, the land-marks of that time, long past, when sugar



BEYOND SANDY POINT.

was our first impression of that little isle.

Basseterre, the principal town and harbor, has the marks of time upon it, more from neglect than from extreme old age, for it was founded about one hundred and seventy years ago.

Some sixteen years ago the town was almost destroyed by a cloudburst which brought down a deluge from the mountain, sweeping the frail houses before it like paper boxes and carrying them in a

brought one hundred and forty dollars a ton.

And now out upon fields dipping seaward and looking across to shadowy lands beyond. Thirty miles the road runs around the rim of the main island, through cane fields and little villages all the way; through Old Road and Sandy Point and Dieppe Bay, while ever above rises the great mountain, the top-most peak of which no foot has ever trod. The road bed is of white lava, smooth and in excellent repair, a wheelman's dream-land and a garden of delight.

And here come the burden-bearers, merry troops of black girls in many colored rags, with huge baskets on their heads. Hands free, they carry them, laughing and careless of their loads.

"Good mornin', kind gentlemen. Ain't you got ne'er a penny for a porr girl?" "Please, a penny, sir?" "Ain't

you done see how raggety we is?" And you give your penny and laugh in the childlike faces, as the whole group, grotesquely rigged, go laughing away, swinging along the white roadway in sun and shadow, picturesque despite their rags. You would be sorry to lose them if there were not others coming, and so the whole day passes with greetings and merry salutations and politeness as profound as poverty.

The sugar cane runs riot over the land. It climbs the mountain; it crowns the hills; it scales precipitous slopes, reaching its shining arms to the dark woods above and descending in wide billows to the very lips of the sea. Here it stands high as ripening corn; there its little seedling sprouts lift their heads from the hoe-pits in which they spring. Here it is straight and upright; there tangled and fallen and troubled by the wind. It is light-green, dark-green, yellowish-green, brown and pearly-gray, full of motion, of wavering shadows and emerald lights.

Every field is a field of cane. There is no other crop on the island. Every native, as he walks, sucks at a juicy joint. It is food and drink, the solace of babes, the life of the people, the wealth of the land.

Yet there is only a shadow of the old

prosperity throughout the island. Ruined monuments of former grandeur appear on every side, lifting gray stacks all finely built of colored lava from the mountain. There is here, as in all of the West Indies, a certain pathos due to a sense of time long past.

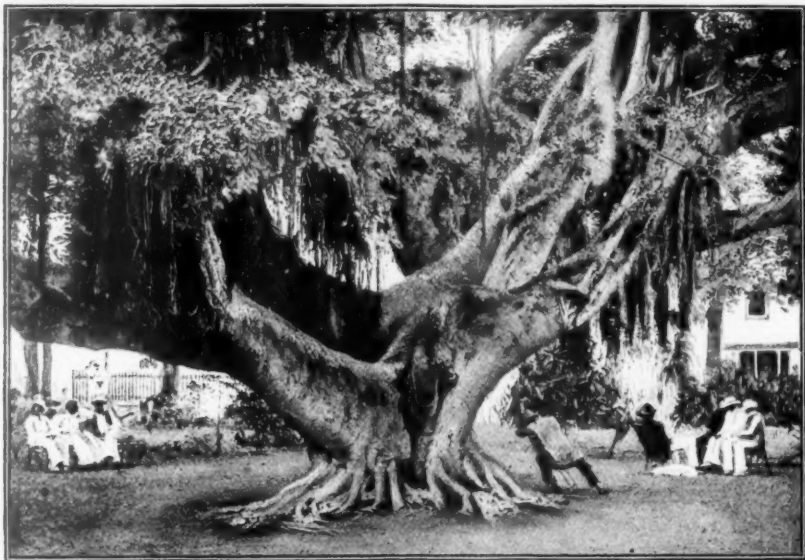
Long avenues of cocoa palms wind through the cane fields to the old plantations, but there is a suggestion of abandonment all around, a silent suggestion of a glory passed away.

And it is true as far as man is concerned; for the social surroundings of the old days exist no more, when gay companies came from England for a winter outing and were entertained royally by the rich planters and their bands of toiling slaves.

Though the bloody trail of Spain, once visible throughout the western islands, is here moss-grown; the abuse, now and then, of a cruel overseer, stirs contention



THE PUBLIC FOUNTAIN.

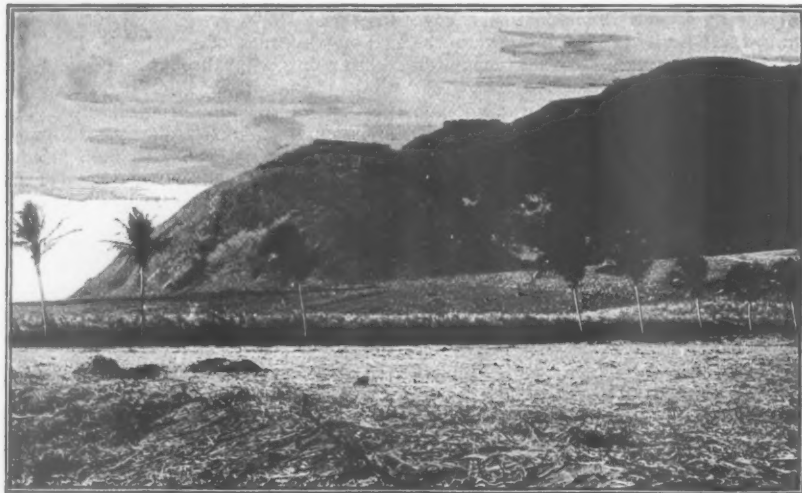


BANYAN TREE IN THE PUBLIC GARDENS.

in the little isle, which takes the form of a brief insurrection such as that which occurred a year ago this spring when a certain faction of lawless negroes, like the cane, ran riot over the island. Hundreds of acres of standing cane were put to the torch and the quiet streets of Basseterre made the scene of a night of looting and pillaging. The arrival of the gunboat "Tartar," off the port, soon put an end to the trouble, while the lodgement of some sixty of the culprits in the much feared dungeons of Antigua cooled the

of its forbidding precipice! What colossal toil of human hands raised these cliff-like walls, now stained and overgrown by time, that kindly seeks to obliterate this stupendous English blunder.

The crowning citadel, with its long gun way, its moat and its classic gate, is a model of the art of fortification a century ago. We wander along arched colonnades and climb into damp gun-rooms, like rock-built tombs shut away from the sun. We marvel at the massive parapets and look through the deep embrasures to the



BRIMSTONE HILL.

blood of the more turbulent spirits. But such scenes are uncommon, and though the relations of overseers and field hands are often strained, outbreaks have been rare in the islands under English rule.

Frowning down upon the rich landscape, from its precipitous height, a thousand feet above the plain, the walls and battlements of Brimstone Hill command the lee shore of the island.

It is worth a day of climbing to ramble about this magnificent old fortress which, according to the date over the second gateway, was in course of construction in 1794. Brief was its period of usefulness if, indeed, the many millions expended upon it were not wholly thrown away.

What a magnificent monument of folly it is, with its vast bastions and projecting redans defending every assailable point

lovely scene which lies just below. How the whole smiling paradise of sea and shore seems to resent this intrusion of the war god, and yet there is a pathos about all human history that makes us, at times, forget the enormity of its offense.

From the high crown of the citadel we look to cloudy Nevis across the blue bay at our feet, and in the blessed peacefulness of that golden morning can hardly conceive the bluster and confusion of that long past time when the French fleet, with its plucky Admiral de Grass, laid siege to the English garrison and ultimately starved them out.

This was the same De Grass who helped the American cause so nobly, who after the capitulation of Yorktown on October 19, 1781, sailed away, despite the better counsel of Washington and Lafa-



"LONG AVENUES OF COCOA PALMS."

yette, and on the 26th of November arrived at Martinique. On the 11th of January, 1782, he anchored his fleet with six thousand troops on the west coast of St. Kitts, off Basseterre, while the small English garrison, of six hundred men, retired to Brimstone Hill, six miles to the west, and were there besieged by the French force landed from the men-of-war.

But what ships are these which, on the 24th of January, round the south point of Nevis, their square sails clewed down, glinting and flashing in the tropic sun and shining white beyond the palm-fringed headlands? Beautiful they are with the bright foam under their prows as they come proudly into the sunny bay at noon and string out in battle line, bearing straight down upon the French fleet at Basseterre—twenty-two English ships of the line, with the redoubtable Hood

commanding, who comes to drive De Grass from his anchorage and occupy it himself by the brilliant maneuver of the 25th.

What new volcanic eruption is this, in the quiet harbor, when, on the day following, the "Pluton," commanded by the gallant D'albert de Rions and supported by the whole French fleet, sailed bravely down the English line, at anchor

at Basseterre, receiving the crashing broadside of ship after ship, until the splintered planking flew from her off side and her rigging hung in a tangled mass as she bore away toward St. Eustatius?

So, one by one, the ships of De Grasse sailed by, until the quiet and sunny beauty of that peaceful bay was a sulphurous hell, again vomiting forth flames and death, as in some old and prehistoric time. Along the cane-clad shores the banks of dense battle smoke rolled down. Thun-



GALLERY IN THE CITADEL.

der of guns from the deep smothered reverberations that came down from the lofty hills, until the scattered hulls drift with the tide afar on the shining waters and the white cloud-cap on Nevis glows red in the setting sun.

And what more glorious pageant is this, which, on that twelfth of April morning, animates the bright sea by Guadeloupe, and, bearing ever away to the southward, with thunder of guns and white smoke clouds, disturbs the tranquil quiet of the shore? Rodney and Hood, with thirty-five ships of the line, who, under that calm sky and throughout that balmy spring day, are occupied in the common cause of sinking and obliterating the whole French fleet and driving it from the surface of the deep, until the French flagship, "The Ville de Paris," with her one hundred and twenty guns, has struck her colors to the "Barfleur," carry-

stone parapet, high above the blue field of that sea-fight, such troubled times seem more remote than the day when the Spanish galleons first sighted these green peaks and sailed in wondering silence down their shores.

Climbing the high and densely wooded slopes of Mt. Misery, the sense of remoteness from the world is even more intense. Under the green twilight of the tall tree-ferns the vigorous freshness of the forest is intoxicating. The gigantic spreading fans of the air-plants are four feet across. The vast leafage of the philodendrons completely shuts out the sun, while their strong tendrils embrace and throttle the palms, letting fall their slender rootlets that lace the forest in a tangled net.

The crater of Mt. Misery is a thousand feet in depth. Long extinct, the ancient lavas are hidden in luxurious growths. The lovely fronds of the tree ferns,



SOME OF THE NATIVES.

ing the proud flag of Sir Samuel Hood. The "Battle of the Saints," they called it, and as we look down from the crown of Brimstone upon that wonderful panorama of sea and shore, it is hard to realize the angry passions of war in the presence of that noble mountain and the shining beauty of that lotos land.

What an earthly paradise they might have made of that little isle, these Englishmen with their costly war machines, if man had but aided Nature in the accomplishment of her perfect work!

Lying there on the airy crown of the

spreading above the surface of the dense jungle, clothe the sides of the cone-shaped depression, from base to crown, with a rich carpet of embroidered design. But little visited, because of the hard climb, the place is too enchanting for description. As the white clouds sailed across the blue, framed in that rim of emerald that climbed to amethyst, or became tangled in the ragged peaks of the mountain high above, it was as though Nature had clasped her strong arms about us and, like a tender and loving mother, was revealing all the secret beauties of her



INSIDE THE CITADEL.

garden to our eyes. What though the negro guides prayed and exhorted, prophesying untold evil to him who dared intrude! We gave ourselves confidently to the quiet waters, swimming without alarm in that clear, crater pool in which the tranquil heavens were reflected.

In the deeps of the crater, there by the unrippled lake at the bottom of that green caldron, the noises of the world are wholly shut away. A profound sense of peace creeps into the mind and a touch of that untroubled sweetness pervades the silence which must have been in the primitive forest before the disturbing advent of too ambitious man. There seems to come a music from the peaks, as though each uplifted crag were the string of some vast lyre, while the denser jungle whispers a soft refrain.

Few are the feet that have intruded here, and few are the spots so beautiful less marked and marred by signs of vandal hands.

The way back to the world is rough and steep, up the sheer precipice, through the dense jungle, down the tangled trail, across the toiling sea. Would that we might remain awhile at rest; but the day is far spent and the journey before us long. We turn away from the little pool, with the image of heaven in its heart, and, facing the high wall, begin our toilsome ascent. To a wild panther the way had been simple enough. From limb to limb, from hanging root to root; now clinging to a fern-clad rock and now to

the smooth bole of a cabbage-palm; now suspended by twisted vines and now clutched by a thorny tangle; shattering the crumbling rock and showering down the fragments, as we cling and scramble upward, crashing through decaying trunks and sinking deep in the ancient mold of the mountain; thrashed by great ferns and held back by embracing arms; lanced by thorny tips and caressed by velvet hands; torn by harsh barks and bathed by warm vapor; struggling and



ENTRANCE TO THE FORTRESS.

contending with the jungle and the rock, and emerging at length on the little circle of grass at the top, the sky again visible, the depths below now hidden from our eyes.

We rest a moment, drinking the cool water caught in the calla leaves, and then, with the damp, soft mold still under our feet, begin the long descent to the cane-fields and the sea.

The ferny mosses cover every project-

the scourge of Martinique. In March, at least, one may lie down in the bosom of the jungle without fear.

Emerging from the dense woods, the world of field and sea is again below us. When high on the mountain, the eyes turn perpetually toward the sea, charmed by its colors and its lights, that chase and change. When on the sea it is the mountain that charms the vision with the hope that the mysterious brooding cloud-



LOOKING FROM BRIMSTONE HILL.

ing rock and root with a luxury of shining green. The climbing aroids make a deeper shadow in the forest. The graceful tops of the tree-ferns and tall palms reach upward into sun, gleaming in ecstasy of color over all. The vast gray trunks of the silk-cotton trees thrust out their upright roots to bar our path. The sand-box tree hangs overhead its beautiful and explosive pods. The blooms of huge bigonias are everywhere tipped across our way, while, overhead, the dainty orchids hang their prouder flowers, clinging to the palms and letting fall long arms to feed on air.

And the wonder of St. Kitts is this: There are no insects, there are no flies, there are no crawling and creeping things—and, most blessed of all, there are no snakes in this garden of paradise. We needed not to shudder at every hidden step in fear of the terrible fer-de-lance,

cap will suddenly lift and all its exquisite beauty stand revealed.

So we come down from the mountain in the lofty mood of men who have sought a shrine. We journey again along the white shore-road, pausing and turning often on our way, to look back to the great, clear-cut cone of Saba looming far across the sea, glorified by a golden mantle of sunset cloud and all its peak wrapped round with rosy flame.

Would you escape from care and all the unrest of the troubled times; would you leave behind you the noisy world in which you live, go to St. Kitts in winter. Though it lulls to sleep your ambitions, it will restore your tranquillity of mind. Though it makes you indolent in body, it will render you contented in heart. Though it may possibly destroy your physical energy, it will revive your spiritual vision.





"FRONT NAME" DICK.

BY MONTAGUE STEVENS.

SOME years ago I had a cook who was certainly a most original character. When he first made his appearance, he rode up to where my outfit was camped and said he understood we were in need of a cook and that he would like to get the job. I asked him if he had ever cooked for a cow outfit before and he answered that he "guessed he had right smart," so I said, "Well, there's the wagon and the cooking tricks; just turn yourself loose."

As no one had asked him his name, the boys had been calling him "Cooky-come-lately," but as I could hardly address him in that manner, I inquired of him what his real name was. "Well, the front name I goes by nowadays is Dick," said he, "and as I ain't got no partic'ler use for no more name, jes' call me Dick. Yer see, my mother got marr'd several times, I disremember jus' now how many," said he, reflectively, "for she had awful bad luck with her husbands. I b'longed in the second batch of kids, but when I got to be about fifteen years old I had a difficulty with the stepfather I had

at that time, so I pull'd out from home one day, for to earn my own living for myself and I never thought to ax my mother a'fore leaving what my own pa's name was. My folks giv' me the name of Silas, and the boys back in Texas, where I used to work, would call me Si for short, but ther' was another feller in that country that went by the name of Cyclone Bill and they used to call him Cy for short too. Well, this yer Cyclone Bill had a very hard reppytation and that was a-sayin' a whole heap, 'cause even the decent folks in that country in them days was mighty tough. He was allus adoin' some divilment or other, was Cyclone Bill, and there was considerable reward out for his captur', so there was allus depp'ty sheriffs out a huntin' for him, and wunst in a while some of them depp'tys, as was smart-allecky, would arrest me just 'cause my name was Si. It didn't do me no good to kick, and when I would say I warn't the man they was a-huntin', they'd say 'that's all right, you will have to 'splain that in court, but you'll jus' naturally have to

come along with us right now anyhow.' Well, I was tried more'n wunst for Cyclone Bill's divilments, but I allus come clear by provin' what these 'ere lawyers calls a allibi. But then it was mighty unpleasant bein' arrested for 'nother man, and as the hoss stealing was a-gettin' wuss all the time, the depp'tys was a-gettin' so as they warn't so partic'lar about takin' a man to jail at all, and I got afeared that maybe some time, when I warn't a-suspicionin' nothin', I might be tuk' off in the brush somewheres and never given no show to prove my allibi, so I concluded I'd change my name and I tuk' the name of Dick for Silas."

For the next few days he worked incessantly, cleaning up everything there was to clean around the wagon, and arranging and re-arranging its jumbled contents in a manner that finally seemed to meet with his entire approval. His cooking was excellent, and called forth the remark from one of the boys that "it was the slickest hash he ever had throw'd up to him, and as to the puddin's they were jes' larruping truck."

Things went along smoothly for a time, until one morning Dick drew me on one side and said, "Well, I guess I'll have to quit yer."

"Why, what's the matter, Dick," said I.

"Oh, I ain't mad at you," he said, "you ain't done nothin', but you see I don't feel as I can do justice to my possish the way things are agoin'. Your're a-payin' me good wages to cook for you, and I calc'late to give you good valyer received in return, and when I feel I ain't able to give it, why I'd rather quit. Ye see, since I have been workin' for you I have fixed up everythin' in the waggin in good shape, but them boys is allus a-pullin' things around everywhichways, so as I can't find nothin' when I wants to, and this mornin' one of 'em spilt a lot of horse-shoe nails in my sour dough kag, and 'nother one upset the axle grease over the dried apples; of course it ain't my property, and maybe I ain't got no right to kick, but I kan't he'p it jus' the same."

"Well, Dick," said I, in a conciliating tone, "I appreciate your feelings, but I wouldn't wish you to leave me on that account."

"Well, in my 'sperience there ain't but

one way to fix it," said he, "and that is for you to give me leave to run this yer waggin as fer as the grub and all the other truck that's in it is concerned."

"Why, certainly, Dick," I said, "go ahead and run it to suit yourself, and as long as you do your work right, you need never fear I won't back you up whenever necessary."

"All right," he said, "I'll go ahead, and I b'lieve I kin give you good satisfacshun, but I'll jus' speak to them boys afor' you at dinner to-day and tell 'em what you've told me."

That day at dinner, Dick made his little speech. "Boys," said he, "the boss here has give me leav' to run this yer waggin, and I'm a'shure a-goin' to run it. I have fixed everythin' in the waggin in good shape and jus' know where everythin' is, and if any of you wants anythin' out of it at any time, I'll git it for you. Now, I ain't got no hard feelin's agin anyone of you, but I want to tell you right now, that the fust man I ketch a-munkin' in my waggin from this on, I'm a-goin to kill right then and there. Maybe some of you thinks I'm a jokin', but I ain't, and if any of you wants to find out what a rough joke is, jus' go and git somethin' out of the waggin' without konsultin' me. Then, agin, I don't want no horses tied to the waggin wheel, and when yer ridin' up to camp and the wind's a-blowin' I want you to look out not to kick up the dust so that it falls into the chuck I'm a cookin'." Having delivered himself thus, he took his six-shooter out of his belt and laid it quietly on the mess box in front of his clock, and then with a conclusive wave of his cooking spoon, which he always used to emphasize his statements, he said, "Well, I ain't got nothin' more to say, boys."

Dick was most methodical in his habits, but he had no opinion of any man who didn't have a watch or clock to work by. He was especially down on Mexicans, who are proverbial for their lack of regard for the old gentleman with the scythe, and he used to call them "the triflin'est, know-nothin'est, nothin'-worthin'est set of humans he ever did see." He was very taciturn by nature, but when I would be alone with him in camp sometimes, he would open up and reveal the curious workings of a quaint mind. He was most

careful about his clock, and when we moved camp would always wrap it up in dish-cloths and pack it away in a box that just fitted into one of the smaller compartments of the mess-box. "Well," he remarked to me sententiously one day, as he was, what I was impious enough to call, "unsuadling his clock," "there ain't many men that thinks as much of a clock as I do, or takes as much care o' one as I does; now I have had this yer clock for many a year and she's never gone wrong. O'course I allus wraps her up careful when we moves camps, 'cause I would be afeared, if I didn't, that the jostlin' o' the waggin over them rough roads might discomplicate her innards, but she has never gone back on me so fur. Now I used to pack a watch, but in my business of cookin', a watch ain't much use compared with a clock. Ye see, a man's hands is often covered with dough makin' bread, or wet and greasy washing dishes, or all bloody handlin' meat, so he kan't be a-fumblin' in his pocket for his watch to see the time, but you take a clock and she's allus a-talkin' to you all the time. Whenever I looks at my clock she's allus a-sayin somethin', maybe its 'Dick, are yer buckets full o' water?' or, (here he happened to glance at the clock) why she's tellin' me to grind the corfy right now," and he hurried off, while I waited patiently until the coffee had been ground to resume the conversation.

Dick certainly loved his profession, what he called his "perfesh," and nothing pleased him more than an opportunity to exhibit his skill. It was very seldom under any circumstances that he showed any emotion, but whenever we would happen to have a few extras to our usual bill of fare to cook, such as fresh fruit or vegetables, he would get positively excited, and when dinner was finally ready to serve, he would call out with a complacent wave of his spoon, and as near an approach to a smile as he would ever allow himself to indulge in, "boys, come-a-runnin'." On the other hand, when the grub was "slim," he would call out dolefully, "Well, here's h—ll, fellers."

One day, when Dick was in one of his reminiscent moods, he confided to me a good deal of his past history. "Ye see," said he, "I was wunst in business myself, and thought I was a-goin' to make

my pile, but it didn't pan out, somehow. I tuk up a minin' claim in Colorado, in a camp as was boomin', and sold out fur a thousand dollars even. The feller as had the claim along aside o' me sold out to the same parties as I did and for the same price. We used to trade work with one 'nother whilst we was a-doin' assessment work on them claims, and so we got to be partners like, and when we both sold out we thought we'd go into business together. My pard's name was Pete, but they used to call him 'Surly Pete', 'cause when folks would ax him questions he warn't allus perlite in his answers. To give you an idee, one time, when he was a-comin' out from town to camp, he met a feller on the road as axed him how fur it was to town. Now Pete was one of them fellers as never got blind drunk, but he liked to take his drink pretty reg'lar. Well, this trip I'm a-tellin' you of, he had his bottle of whiskey in his pocket, and when this feller axed him how fur it was to town, Pete, he pulled the whiskey bottle out of his pocket to see how much there was in it, and see'n' there was two-thirds gone, he says, 'Stranger, the distance is about two-thirds of a bottle o' whiskey.' The other feller says, 'Beg pard'n, but I don't know as I quite understand yer;' and Pete, he says, 'Oh, go to h—l; I ain't got no time to waste talkin' to fools as kain't understand nothin'.' And then he whips up his team and drives on, and o' course the other feller thought that Pete was a bit surly. But Pete, he was a good man just the same, though at times he took spells of being queer and notional. His perfesh was bronco-bustin'; and at that kind o' business he was hard to beat. So when we got paid for our minin' claims, he got me to go into the hoss business with him. We come down into New Mexico and tuk us up a ranch, and Pete he went around buyin' hosses, while I fixed up the ranch and built us a cabin. I tell yer, we thought a heap of ourselves in dem days, 'cause we was capitalists and could do as we liked. But it didn't last very long," added Dick, dolefully. "This yer business of bein' a bloated capitalist ain't what it's cracked up to be. A man keeps a-payin' out good money for work and one thing and another, and when he gets his stuff ready to sell, the market's allus

off, somehow, and he don't get nothin' fur it. Well, Pete, he paid out all the money we had for a dandy bunch o' mares and colts. He calc'lated on breakin' the colts and sellin' 'em for cow ponies, and we thought as it wouldn't be no time afore we would both be rich. We run them hosses for two years, and tho' we lived awful hard, we was allus cheerful, 'cause we thought we was a-makin' big money.

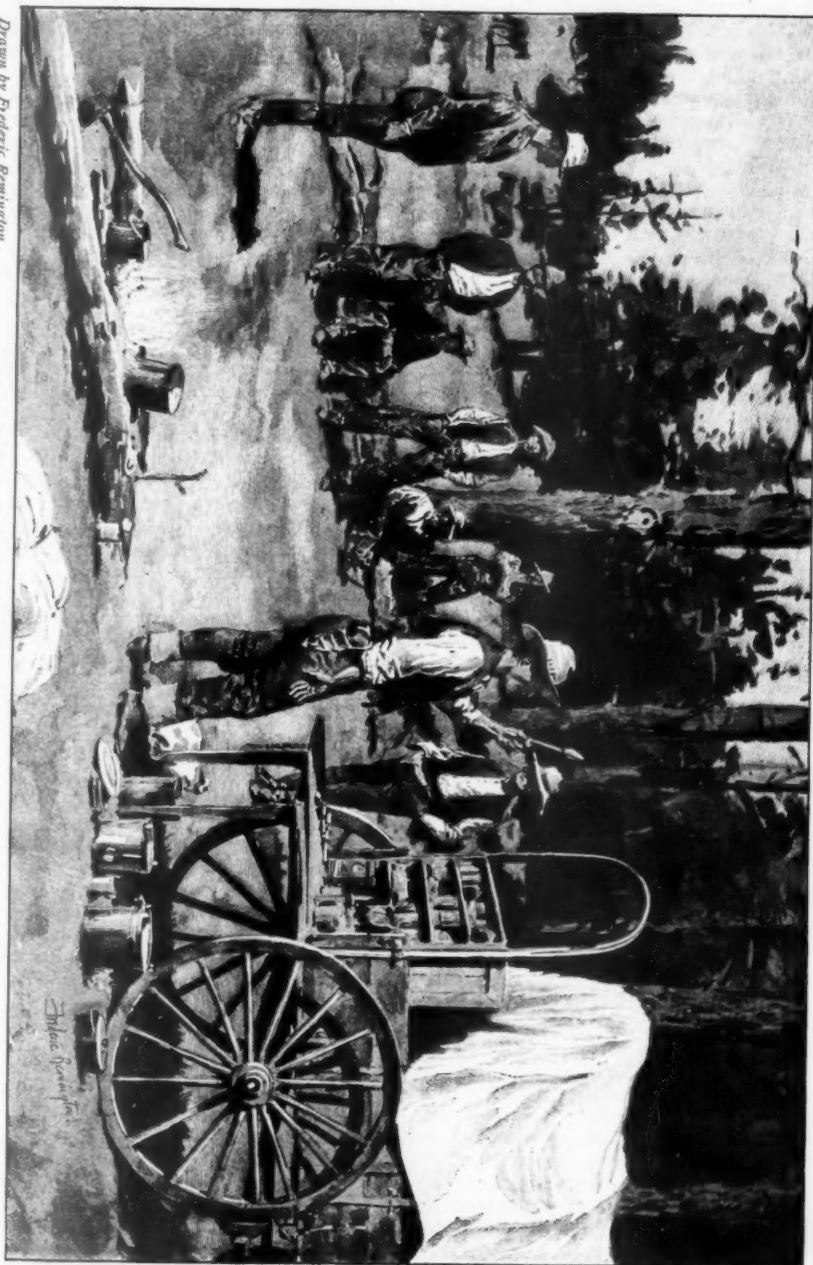
"We was a livin' mostly on credit tho', but we only owed at the store in our town, which was thirty miles from the ranch. The storekeeper was very friendly at fust, when our credit was good, and would tell us to jes' help ourselves and git anythin' we wanted; but we found out arterwards that this was only 'cause he thought we was capitalists. He would introdoce us to these yer drummers, fellers what's all dressed up and talks a whole heap, altho' I don't know as they ever says much," said Dick, contemptuously; "and the storekeeper, he'd say, 'Lemme introdoce to you Mr. Dick, who is one o' our most prominent hossmen,' and they'd say, 'Proud to know you, Mr. Dick;' and then I'd feel kind of big like, and treat 'em to a drink. But when we began to get slow about payin' our bills, that there storekeeper would get insultin' like and would say he allus thought we was gen'l'men, and gen'l'men allus paid their debts. So we thought we'd jes' hurry up and sell some of our hosses and get shett of him. Well, we was jes' about thro' breakin' our first batch of bronks, and was a-gettin' ready to turn 'em over to a party as had agreed to buy 'em, when Pete's saddle turned with him one day, and he was throwed off and got a kick in his ribs what caved some of 'em in. He was sick for a long time, and I had, o' course, to take care o' him. It was jes' about this time that a feller came along and wanted to know if he could stop with us, as he was busted and cudn't get no work. He called hisself 'Ike,' but it warn't till some time arterwards that we found out his real name was 'Wanderin' Ike,' one of the wust hoss thieves in the whole country. Pretty soon 'nother feller come along, claiming he was in the same fix as Ike, but he didn't let on that he know'd Ike; but they didn't stop but a few days afore they both pulled out and

tuk off all o' our hosses as they could git ahold o'. Ye see Pete, was still abed and I couldn't leave him, besides which, they tuk off the only hoss I had been keepin' up, so I was plum afoot. We jes' couldn't do nothin' at the time, but o' course we couldn't help havin' hard feelin's agin this yer 'Wanderin' Ike' in partic'lar, an' I jes' swore that as soon as I could I'd get onto his trail in good shape, so I puts Pete onto the fust waggin as passed our ranch goin' to town, and I went with him, as I wanted to 'splain the circumstances to that there storekeeper afore leavin' to hunt fur Ike. Well, I 'splain'd the matter to him, but he said he couldn't axcept no sech excuses, and wanted a settlement right off; so as we couldn't pay no cash, we concluded we was busted. We didn't have no receiver nor no assignee, nor nothin' of that kind; we just busted, and that was all there was to it. I give him a bill of sale to what hosses as was left—them, I means, as Ike failed to take with him—and we called the thing 'squar'; and then I pulled out of that thar seckshin with nothin' to show for all my money and work but a reppytashun for fair dealin'. I had heered that Ike had skipped to the Indian Territory with my hosses, but it was some months afore I caught up with him.

"It come about in this way: I was a-workin' in a liv'ry stable, when one day a depp'ty sheriff come along and put his hoss up in the barn, and while I was tendin' to it we got to talkin', and he says to me, 'I'm arter a noted hoss thief of the name of Wanderin' Ike, and I've heerd he's in a little town some ten miles off,' and then he axed me if I knowed him. 'You bet yer life,' says I, 'and I sure got it in for him too.' 'Well,' says he, 'I've got papers for him, but the parties as has got the warrint out told me, on the quiet, that while they was satisfied that Ike had done the stealin' they didn't know as they had quite sufficient evidence to convict, so they told me they would give me a hundred dollars if I bro't him in alive, but they would make it two hundred dollars if I could furnish good evidence of his death. So I believe I'll work for the two hundred,' said he, with a wink. This depp'ty went by the name of 'Shorty,' 'cause he was a small man, I s'pose, but he was most generally

Drawn by Frederic Remington.

"WELL, I AIN'T GOT NOTHIN' MORE TO SAY, BOYS."



known as 'Shootin' Shorty,' 'cause when he had to 'rest bad men he allus believed in 'shootin' fust and then sizin' up the situation arterwards.' 'Well,' says Shorty to me, 'seein' as you got it in for Ike, too, you had better come along with me, and I'll make it right with you, for I may need some help.' So the next day we saddled up and went over to the town where Wanderin' Ike was a-stoppin' and, sure 'nuff, we located him in one of the saloons there, a-havin' a high old time with some of his gang. As we was afeard Ike would remember me, Shorty proposed to wait until he come out of the saloon to go to his hoss, which was tied outside, and for me to hide behind a waggin as stood in the street and cover Ike with my Winchester, and to shoot if he showed fight when Shorty 'rested him. Shorty then tied his hoss up in front of a store opposite the saloon and waited for Ike to come out. Pretty soon Ike come out and walked to'ards his hoss, and then Shorty he crosses the street and goes to'ards the saloon, as though he was a-goin' there to get him a drink. Jes' as he was passin' near Ike, he says, 'Hello, pard, have you got a chew of terbacker about yer?' and Ike says 'Yes,' and was puttin' his hand to his side pocket and a-gittin' it out, when Shorty he pulls his gun and shoots Ike through the head. Ike fell all of a heap and his plug of terbacker rolled to one side, and Shorty he picked it up. O' course every one as heard the shot come runnin' up, and Shorty says, drawin' some papers out of his pocket, 'I've got these yer papers for this man, and when I told him to hold up he started to pull his gun, so I had to kill him in self-defense;' and with that, Shorty bit a big chew off the plug of terbacker. The crowd seemed quite satisfied at Shorty's explanashun, and o' course I couldn't say nothin', but when Shorty offered me a chew off that there plug, I says, 'No, thank you; I doan know as it would taste jes' right, Shorty.' 'Oh, pshaw!' says he, 'you're fullish; this is all jes' a matter of business with me.' We then went to the hotel and got us our dinner, while some of Ike's friends tuk him to the back end of the saloon. It appears Ike had some friends in that town, 'cause there was quite a number of them as chipped in to have him buried

decent; and I chipped in a dollar, too," said Dick, modestly, "'cause I didn't feel that I had any more hard feelin's agin him. They had laid him out in state," said Dick, "like one sees in the 'Perlice Gazette' when they lays out one of yer big-bugs back East what gets killed by an-archests. They got the barber to shave him and wax out his mustash, and they bought him a fine suit o' black clothes, and a dandy pair of boots which cost eight dollars, 'cause I remember," said Dick, earnestly, "seein' the price chalked in big figgers on the soles, 'cause his feet was a-settin' up straight like. They sure fixed him up in fine shape," continued Dick. "O' course his boots was several sizes too big," he added, critically, "but then yer see it's a mighty hard matter to git new boots onto a dead man."

"What became of Shorty?" I inquired.

"Oh, he skipped out of that town mighty quick," replied Dick, "jes' as soon as he got through with his dinner, and then he started home for to git his money. But he never got it, tho', for the parties as told him they'd give him the two hundred dollars claimed that they had since found out that it was 'nother feller as had done the stealin', and it warn't Wanderin' Ike at all. They said they was mighty sorry for Ike, but o' course they couldn't pay out good money for the killin' of the wrong man, so they give Shorty his expenses and told him they didn't want to hear nothin' more from him on the subject."

Dick was looking very despondent one morning, so I said, "what's the matter, Dick?"

"Well," said he, "I'm out of sorts-like—down on my luck, I s'pose. I used to have friends at one time, and it seems as though there warn't none o' them left, and it sure makes me feel lonesome."

"Why, what has become of them?" said I, sympathetically.

"The most o' them is dead," said he, sorrowfully, but with a certain touch of pride he added, "but they sure all died with their boots on. Why, there was 'Bad Luck Bob' that got hung by mistake for 'nother man, and then, there was 'Charley,' who got shot 'cause he wouldn't allow hisself to be bulldosed, and the man what murdered him got off scott-free, 'cause he had a wife and family. Oh, I

tell yer, there ain't no sort of justice out West here; a man's got to take the law into his own hands if he wants to git justice," added Dick, significantly. "Take the case of 'Bad Luck Bob,' he was as fine a man as I ever knowed. He was one of them fellers as had the kourage of his own convikshuns, 'cause he never got drunk, and he warn't even ashamed to say so," said Dick, with great admiration.

"He allus 'tended to his own business and tried to leave other folks alone as much as he could, but in this world a man who has to make his own livin' has jus' naturally got to have dealin's with other folks wunst in a while. Well, this here Bob was a miner, and had some prospex which he was a-doin' his assessment work on, and one of 'em begun to show up pretty good. Well, ther' was 'nother feller in that ther' minin' camp where Bob was, of the name of Smith. He was a depp'ty sheriff, and part surveyor, and part minin' expurt, but mostly no account," said Dick, with great sarcasm. "When he seen Bob's prospec' was a-pannin' out well, he tuk up a claim right alongside o' it, and then claimed that the lead was mostly on his land. Bob, he paid no attenshun, but jes' continued developin' his lead, but this yer Smith told Bob one day he must git off what he called his claim, but as Bob still went on a-workin' and a-sayin' nothin', this yer Smith come up on him one day with a dubble-barr'led shot-gun, and told Bob he would kill him if he didn't quit working on that ther' claim right then and thar. As Bob was unarmed, and didn't want to git into no shootin' scrape no how, he jus' put on his coat and went back to camp, and then he went to town to see a lawyer for to git an injunshun out agin Smith from a-comin' onto his claim, and to git him put under bonds to keep the peace in the future."

"Well, Bob, he was as good a shot with a six-shooter as ever I see, and when he'd be a-drivin' along the road and see a prairie dog, he would most allus shoot at him for practice, and on this yer partic'ler trip, when he was a-drivin' back from town, he tuk three shots at prairie dogs, so he happened to have three empty shells in his six-shooter when he got back to the minin' camp. It was dark when he got in, and after leavin' his team at the

liv'ry stable, he started to walk back to his cabin. He had his dog along with him, and as he was passin' Smith's house, which happened to lie between the liv'ry stable and his cabin, Smith's dog came a-runnin' out o' his back yard and jumped onto Bob's dog. Bob started to separate the dogs when Smith, hearin' the fuss, come a-runnin' out o' his house to find out what was the matter. He left the door behind him open, and as he was a-standin' in the light which streamed out from the house, suddinly there was three shots fired and Smith he fell down, shoutin' out 'I'm shot, I'm shot.' Bob didn't know what to make of it quite, so he jumped behind a barrel as was a-settin' out in the yard, and draw'd his six-shooter ready to defend hisself. Then some of Smith's friends that was in the house come a-runnin' out and goes up to Smith, who tells 'em he's a-dyin', and that the man who shot him was over ther', pointin' to where Bob was a hidin'. Then Bob he steps out with his six-shooter in his hand and says, 'Gen'l'men, I ain't done this, and I don't know nothin' about it, exceptin' that ther' was some feller close to me as done the shootin', and then skipped out into the darkness.' And then Smith, he says, 'Boys, he's the man as has done me up, don't believe none of his lies,' and then they 'rested Bob and took his six-shooter away from him, and when they unloaded it, and found them three empty shells, they said Bob's story about 'nother feller doing the shootin' and skippin' out in the darkness was mighty thin. Then they axed Bob what he was a-doin' in the back yard anyhow, and Bob, he says, it was on account o' the dogs a-fightin', and they said that that was about as thin a story as the other one, so Bob he wouldn't say nothin' more, seein' as he didn't seem to mend matters by doing it. That night Smith died, jus' a-cussin' the whole time, and a-swearin' he would sure git even with Bob. Then they tried Bob before the justice of the peace the next day, and the justice, he said, it was the wust case of cold-blooded murder he had ever heered of, so he sint Bob to jail to wait his trial at the next term of court, and the judge wouldn't give him no bail.

"Poor Bob, he tuk everythin' very quiet, and behaved hisself like a man, and

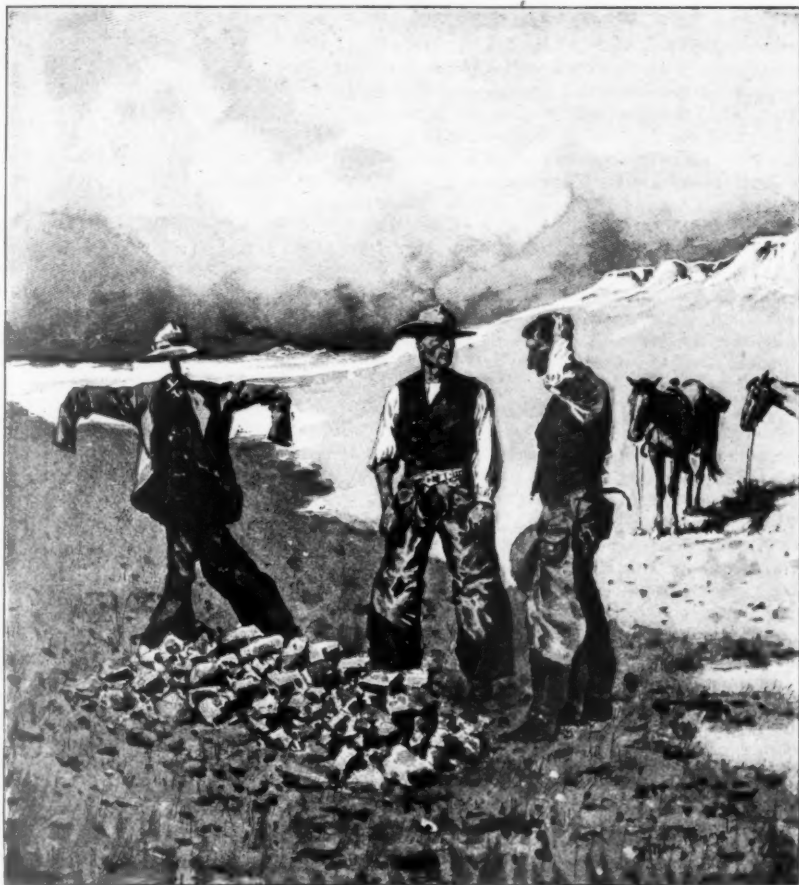
when his trial come up I went to the town where it tuk place, and went to visit him as much as I could to brace him up. Bob didn't have no money to hire a lawyer for to defend him, but Smith's folks, they hired a lawyer as was a-workin' hard for a big rep, and promised him an extry big fee if he got a convickshun. I kin remember well what that ther' lawyer said, too," said Dick, fiercely, "He told a hole lot o' lies about poor Bob to the jury, right afore Bob's face, as he was a-sittin' in the dock, and, o' course, Bob he looked mad, and would move uneasily in his chair, and he'd look at that ther' lawyer in a way as would make him feel he was mighty glad there was other folks present. And then the lawyer would tell the jury to look at Bob, and axed them whether they didn't think he had murder in his eye. And then the lawyer told the jury that it was high time that the country was cleared o' desperadoes, and that it would be a stain on the country if a honorable man like Smith, who was a deppty sheriff and a officer of the law, should be shot down like a dog in his own back yard and his murderer go unhung. 'Why,' he yelled at the jury, 'it is your duty to find that man guilty o' murder in the first degree, jus' look at 'im, he's a bad man. Jus' think o' him a-skulkin' around honest citisen's back yards night-times just in order to do 'em up, and in the day time, I warrant you,' he said, 'he prowled around like a lion rampant, a-skeerin' the little children a-playin' in the gutters.' Why," said Dick, with suppressed emotion, "that was a awful lie, 'cause at that time there warn't no children in that ther' minin' camp, and there warn't no gutters. But the jury believed it all, and they warn't out no time at all before they come back with a verdict of guilty o' murder in the fust degree, and poor Bob was sentenced to be hung.

"I talked to one o' them jurymen afterwards," said Dick, "and axed him how it was they was so quick in decidin' the case, and he told me as how the foreman of that jury said to 'em, 'Gen'l'men, this yer case seems mighty simple to me. Anyway, there's a whole lot o' killin' a-goin' on in this country right now, and it's got to be stopped. There ain't been no man found guilty of murder in the fust

degree in this yer court for a long time, and it's high time there was, so we had better make an example of this yer feller. Anyhow, we can't have officers of the law shot down in their back-yards and desperadoes a-rampantin' around minin' camps like a roarin' lion and skeerin' the lives out o' our little ones. I'm a father, myself,' said he, 'and I kin feel for the parents of them little children. Shall we say "*guilty*," gen'l'men, and then we can all go home to our families and feel as though we had done our duty to our country?' Then the foreman he sat down and mopped his head with his handkerchief, and then a jurymen got up and said, 'That after a elokent speech like that, there was nothin' to do but cast in his vote for "*guilty*,"' and the other jurymen said they guessed they'd do the same, and that's how it was poor Bob was found guilty unanimously in short order. I felt awful sorry for Bob," said Dick, "and I went every day to the jail to see him. He tuk his medicine, though, like a plum gen'l'man and a man. He said he didn't min' bein' hanged in partic'ler, and he might jes' as well hang then as at any other time, but what he objected to was being hanged for nothin'. He didn't have enough hard feelin's agin Smith to have killed him, but he said he wished now he had done the killin', as then he'd be hanged for somethin'. Every one in the jail was plum stuck on Bob," added Dick, "and even the sheriff as had to hang him thought a whole heap o' him. Why, when the day came when Bob was to hang, the sheriff come to Bob and says, 'Bob, I've got to hang yer to-day, but there's no partic'ler time set for the hangin'; so would yer rather be hung before breakfast, or after?'"

Here I interrupted Dick by saying that I didn't quite understand how a man could be hanged before breakfast, since he couldn't very well eat his breakfast afterward.

"That's so," said Dick, waving his spoon meditatively, and then he added, with some slight irritation in his voice, "Well, it was mighty perlite in that ther' sheriff, anyhow." Then he went on to say, "I tell yer, I never felt so broke up in all my life as I did that mornin' when poor Bob was hung. The



Drawn by Frederic Remington. "WHAT'S THE MATTER WITH IT, JIM?"

sheriff, after he had fixed the rope round his neck, axed him if he had anythin' to say, and Bob said, 'Yes,' he would like to say a few words. He wished to say good-by to us all and to thank us for our kindness. 'It's no use my sayin' I'm innocent of this yer killin', I s'pose, but some day you'll sure find out I am. I've allus been unfortunate all my life, and, even as a boy they used to call me "Bad-luck Bob," and they'd say, "There warn't a mule in the country as could kick, but what I'd be standin' around somewhar within range of his business end and get hurt," and then he said, 'I don't want to detain yer, gen'l'men, any longer, so please, Mister Sheriff, let her

go.' Then the sheriff sprung the trap, and I pulled out," said Dick, "for it made me feel mighty sick."

"Why, Dick," said I, "was that the first time you ever saw a man hanged?"

"Oh, no," he replied, in a somewhat injured tone, "I've been to lots of hangin's, but these others was different, 'cause they was all bad men as needed hangin'. I've helped to hang 'em, too," said he, very significantly. "I remember the fust time-I ever helped to hang a man I was told to climb a tree and tie one end o' the rope to it and then let the other end, with a noose on it, hang down over a limb. Then the crowd they lifted the feller up and put his head thro' the noose and

then they let go o' him. But the feller's weight stretched the rope so that his toes touched the ground, and then they shouted to me to untie the end of the rope as was fastened to the tree and tie it up shorter, but the knot had got draw'd so tight I couldn't undo it, so they shouted out, 'Never mind,' and then four o' them hung onto the feller and took their feet off the ground, and the feller got hung that-away, and they loked for all the world like bees a-hivin'. They call hangin' 'stretchin' a man's neck,' and that ther' feller's neck was sure stretched when they cut him down—a swan wouldn't have been in it. Ain't yer never heard o' a swan-like neck," added Dick, as though he thought I did not properly appreciate his simile.

"Why, yes, Dick; certainly," said I, reassuringly, "but I don't know that I ever heard of one in that particular connection, exactly."

"Well, perhaps not," replied Dick, somewhat mollified, and then, after musing a while, he said, "I forgot to tell you that, sure enough, we found out afterwards that poor Bob was proved innocent, after all. It appears that there was a big minin' suit on at the time that ther' feller Smith was killed, and Smith was the only witness that the other side was afeard of, so they hired a feller to kill Smith, and it jes' happened that poor Bob come along as this feller was a-hangin' round, waitin' for a chance to kill Smith, and that's how Bob got into it. After the killin' this yer feller skipped out, and as every one knowed that there was hard feelin's between Smith and Bob about that ther' minin' claim, no one ever suspicioned that it was this yer other feller as done it, until he tuk sick and was about to die, and give the whole thing away." Then the clock told Dick it was time to get the supper ready, and further conversation was postponed.

The next day, when Dick was through washing up his dishes after breakfast, and was filling his corn-cob pipe for his post-prandial smoke, I asked him to tell me how Charley met his end.

"Ah, poor Charley," said Dick, "he got killed by 'Bull-dose Bill.' Ye see it came about in this way: Charley was implicated in business with a feller by the name o' Jack. They had a small bunch

o' cattle and was a-doin' fust rate, when this feller Jack tuk sick and died. He didn't leave no will, and as this yer Bull-dose Bill was a sort o' cousin o' his, he claimed Jack's part in the outfit, as he said he was the nearest of kin. Well, this yer Bull-dose Bill was a reg'lar hog about everythin'. He was one of them fellers as thinks what's his'n's his'n, and what's yours he's ready to divide with you; and then, if you did give him half of what was all yours, he'd kick if he didn't get the biggest half. No one can get along with a man like that, so Charley proposed that they should divide what stuff ther' was—and he was willin' to git the wust of the division, jes' so long as he could git away and run his own business by hisself. But Bull-dose Bill wanted to take everythin' for his share, and finally Charley couldn't stand it no longer, and he told Bill in plain words what he thou't of him. Bill was a awful coward and was a-feard to say anythin' back, so he kept quiet, but a few days after, he and Charley went out to drive in a bunch o' hosses which they was a-goin' to divide, but, to'ards night, Bill he come back alone and said as how he and Charley got to quarrelin' about them hosses, and that they'd got to shootin' at one 'nother, and that Charley had shot at him twice fust, and then he had shot at Charley, and Charley had fallen off his hoss, dead, he supposed—anyway, he left him in a rocky cañon, and 'splained to us about where it was, so as we could go out the next day and bring him in. So the next mornin' I and 'nother feller called Jim saddled our hosses and took a pack-hoss along for to bring Charley back on.

"Finally we come to the place where Charley was. His hoss was still a-grazin' near him, and there lay Charley, shot through the back o' the head, with his arms stretched out and his six-shooter layin' in his hand, which was open. I told Jim that, from the luks of things, I was satisfied that Charley had been murdered. I picked up the six-shooter and, sure 'nuff, there was two empty shells in it, but when I held up the barrel to the sun and looked through it," said Dick, with great solemnity, "it was as bright as a dollar. Then I remembered as how Charley had been cleanin' his six-shooter

the day before, and then I felt sure that Bull-dose Bill's story was all a put up job, and that he had put in them two empty shells hisself. But," continued Dick, "we had to do somethin' with poor Charley. It was mighty hot weather at that time, and he was too fur gone to pack on a horse, so we concluded we'd bury him right thar. As we hadn't cal-c'lated on buryin' him thar when we started out, we didn't have nothin' to dig with but our pocket knives, and as the ground was mighty rocky, we couldn't dig the grave but about six inches deep, so we concluded we would jes' lay him in it and cover him over with rocks. Then Jim said as we couldn't fix him up a Christian burial 'cause we had no preacher along, he would make a cross instead and set it up at the head of the grave. So I says to him, 'All right; you go ahead and make you a cross, while I hunt around for rocks to cover him with.'

"Finally Jim got his cross fixed and we set it up, and then we lay poor Charley in his grave and covered him up with them rocks. I had tuk off his hat and coat and shaps (Chaparajos), tho', and laid them to one side, and Jim he says, 'What do you want with them things?' And I says, 'Don't you see how his feet's a-sticking out thro' them rocks?' And then I went and got a hoss-shoe nail out of my saddle pockets and put the hat on top of the cross and fixed it on with the nail. Then I put the arms of the cross through the sleeves of his coat and then fastened his shaps below that; and when I had it all fixed, I tell yer it made a dandy skeer-crow for to skeer away the kiyotes. Jim looked sort of dissatisfied about it, and I says, 'What's the matter with it, Jim?' and he says, 'Oh, nothin'; I guess the skeer-crow is all right, but it seems to me it ain't altogether usual-like to have one.' Then we pulled back to the ranch, and when we got there we found that Bull-dose Bill had gone to town to give hisself up for what he called 'killin' Charley in self-defense.' It appears Bill had a wife livin' in that town and he had friends there; anyway, he didn't have no trubble to get bail—and then to think of the gall of the feller!" said Dick, with great disgust. "Why, he was wantin' to get made administrator for poor Charley, 'cause Charley didn't have no rela-

tives that he knowed of, and as he had a half-interest in what stuff there was, he thought he had a better right to the 'pointment than any one else. However, some of his folks told him he had better keep quiet about it till after the trial. So he said he would, as he guessed it would be the best pol'sy.

"Jim and I was both witnesses at the trial," said Dick, "but shucks, the jury didn't believe nothin' we said, for that ther' lawyer as was defendin' Bill axed the jury as he was a-cross-examin' us whether we luk'd like respectable citisens whose words could be believed, or whether we luk'd like desperadoes. The jury didn't say nothin', o' course, but I think they thought we luk'd like desperadoes," said Dick, with great humility, "but I don't know as we could help that. I've allus had to lead a hard life, and it tain't unnatural that I should look tough," he added, apologetically. "The trial tuk three days, and then come the final wind up, when the lawyer for the defense made his speech to the jury. The court-room was full, and everyone seemed excited. Bull-dose Bill was at his usual place in front of the jury, but he seemed all spruced-up like, and he had a big bokay in his button-hole, and right near him set his wife, all dressed in black like a widder, and three little children dressed like orfins. One of 'em was Bill's kid, but them other two was only borrowed for the occashun," said Dick, waving his spoon deprecatingly. "Then the lawyer, when it come to his turn to speak, he got up and jest a-pranced up and down in front of the jury without a-sayin' a single word. I guess it must hav' been to show off his fine clothes," said Dick, "for he had on a boiled vest, what they calls a white weskit," he added, diffidently, "and a red necktie. Then he started in on the jury in great shape, and talked about the killin' as though Bill had done the country a benefit in rididin' it of one of its wust karacters. Then he axed the jury to look at the bokay Bill had in his button-hole, and then he told 'em 'he was a-wearin' it as an emblem of innocence.' Then Bill's wife and the children commenced to cry like everythin', and he told the jury to look at them, and then he axed 'em if they could ever go back and face their own families

after making a widder of that pore defenseless woman, and orfins of them three little children. Then when he had finally got through he sat down and luk'd as tho' he hisself would die of grief if they brought in a verdict of guilty. Then the jury went out, and we waited about an hour when they come back with a verdict o' 'not guilty.' I had seen how the thing was a-goin' all along and didn't expect nothin' else," said Dick, "so I pulled out of the court-room and stood outside and watched them all come out. Pretty soon I seen Bull-dose Bill a-comin' down the steps of the court-house, just a-smilin', with his wife on his arm, and with that ther' bokay in his coat; they looked for all the world l'ke a bride and bridegroom a-comin' out of church arter ther' weddin', and them three little children was a-cavortin' around, and Bill's kid was a-telling them other two as how 'Paw warn't goin' to be hanged arter all,' while the lawyer, he was a-pattin' them on the head promiscuss-like, and I heerd one of his friends a-congratulatin' him on the big contingent fee he was a-goin' to git, but all that time," said Dick, lugubriously, while he slowly stirred some hash he was cooking, "I was wonderin' why Bill, if he thought so much o' his fam'ly, couldn't have thought o' 'em when he was a-murderin' Charley, and then I thought o' that ther' lonsome grave up that rocky cañon, with Charley's feet a-stickin' out o' them rocks, and that ther' skeer-crow a-skeerin' off the kiyotes, and I thought o' Charley's old mother, whom he allus supported, when I fust told her about the killin' and how we buried him, and how she never got over it since. I tell yer," said Dick, shaking the drops of gravy off his spoon ominously, "a dead man's got no friends, and ther' ain't no sech thing as justice. But ther' is times when I thinks over these things, and that ther' Bull-dose Bill had better not come around where I is or one o' us would sure get hurt." And then at that moment in came trooping several hungry cowboys to get their dinner, and Dick excused himself on the score that he had to attend to the duties of his "perfesh."

Some days after, when Dick and I were alone again, I ventured to ask him if any of his whilom friends had ever succeeded

in escaping an untimely end. Dick pondered for quite a while, and then he said:

"Why, yes, I kin remember one, but he's away up in the world now. He's got him a fine house and a wife what visits with high-toned folks, and dresses just irregardless o' expense, and then he hisself is a banker and teaches Sunday school," said Dick, with a comprehensive flourish of his spoon. "I don't know as I ever liked him, tho'," said Dick, "tho' I kain't say as he ever done me any harm."

"Why didn't you like him?" I interposed, inquiringly.

"Well, for one thing he warn't skruplus in business, not as I kin claim to be over partic'ler myself," said Dick, modestly, "but for downright crookedness, this yer' feller beat any man I ever knowed. His name was Phil, but we boys used to call him 'Fly Phil' 'cause he was mighty foxy in everythin' he done or said, and then he could tell sech lies, and then look so innocent like, that a man would as soon rob a pore blind widder as disbelieve him. He was a dry komic, too," added Dick; "he could imitate anyone, and keep a crowd a-laffin' by the hour. I remember the time he made his fust raise out o' a smart-alecky tenderfoot from the east, who thought folks didn't know nothin' out west, 'cause they used hoss sense instead o' pens and paper for to run ther' business. He was one o' these yer fellers with a three-storied eddicashun and a one-storey brain. I remember Phil a-comin' to me one day with this yer tenderfoot in tow and introduocin' him to me as a capitalist from the east as was lookin' for a good business investment. I disremember his name just now, but Phil used allus to speak o' him to us as Budget, 'cause he was allus a-figurin' out his business on paper and making what he called 'budgets.' You've seen them kind o' men, ain't yer?" asked Dick, and on my replying in the affirmative, he continued: "Well, that figurin' on paper ain't no good in the west here nohow. If a man can't carry his business in his head and act accordin' he will sure get left sometime, 'cause he might mislay his figgers some day and then he wouldn't know where he was at. Ye see," said Dick, confidentially, "if a man can work a thing out in practice, what's the



Drawn by Frederic Remington.

"I LET HIM HAVE IT."

good o' his workin' it out on paper, and if he can work it out on paper but can't do it in practice, what good does it do him? Anyway, what's the use o' being able to figger how to do somethin' that you can't do?" said Dick, and as his logic seemed incontrovertible, I begged him to continue his story about Budget.

"Well, as I was a-tellin' you, Fly Phil was a-fixin' to put up a job on this yer Budget. At that time Phil was a-runnin' a little one-hoss saloon, but he warn't makin' no money, but he told Budget that he was a-doin' a way-up business, and that he was a-savin' the profits he

made in order to use them in developin' a mighty fine prospec' he claimed to have up in the mountains. Then Budget, he got kinder excited over them profits, and he axed him if he would sell his saloon, and how many drinks did he sell every day, and Phil said he might sell the saloon, but he never kept no count o' the drinks, but that Budget might find that out for hisself if he wanted to. So Budget said he would, and he sat in one corner o' the saloon and pretended he was a readin', but he was really a-keepin' account o' the number o' drinks that Phil sold. Well, Phil, he told me on the quiet

that he didn't want to have Budget disappointed, so he give me two dollars and told me to come into his saloon in the evenin', just casual-like, and drink it up. After supper I went into his saloon, and there I found all the other boys jes' a-treatin' one 'nother like British lords, and they whispered to me that they was a-doin' it all on Phil's money, and for me to drink with 'em, which o' course I did," said Dick. "We'd look 'round wunst in a while at Budget a-keepin' tab on our drinks, and we'd all holler, but Budget, he was too interested in his figgers to ketch on to what we was a-laffin' at. The next day I met Phil, and he told me that he'd sold out his empty beer and whiskey kegs and his good will to Budget for five hundred dollars, and that he was a-goin' to leave town to start in business somewheres else, 'cause, as he said, winkin' one eye, in his agreement with Budget he had agreed not to start a opposition saloon in that ther' same little town. I went into Budget's saloon a few days arter," continued Dick, "to see how he was a-gittin' along. He was a-standin' behind his bar waitin' for customers, but he had a awful long face on him, and he said 'as how business had fallen off dref. fully.' I can't say as he got much sympathy from the boys," said Dick, "'cause he was one of these yer clost-fisted fellers as would make the eagle on a dollar squawk afore he'd let go of it, and them kind of men's never pop'lar out west."

Another day, when Dick appeared to be in one of his conversational moods, I said to him: "Dick, how is it you have never got married?"

"Well," said he, "I have come pretty close to it wunst, but it ain't a subject as I keer much to talk about."

Thinking that perhaps I might have unwittingly hurt his feelings, I went on to say that I was very sorry I had mentioned the subject.

"Oh, that's all right," said he, "no offense taken;" and then, after a while, he continued: "But I don't know as I mind tellin' you about it anyway. Ye see, the boys laff at me a good deal at times, and I don't know as I altogether likes it, for I don't quite know jus' what they are a-laffin' at, but," added Dick, almost gratefully, "I never see you laff at me, but then maybe it's because you're Eng-

lish, and they say Englishmen never see a joke."

I admitted apologetically that I was an Englishman and presumed that that must be the reason.

Then he continued: "Yes, I was wunst in luv, I believe. The boys said I had it mighty bad, but then, I was only a kid at the time, not more than twenty-two years old. I don't know jes' how it affects yer," said he, "but I know that whenever I used to go to see Mary I'd feel awful queer. I'd feel sorter ashamed o' myself, and I didn't know what to do with my hands nor my feet nor my hat, until she tuck it away from me, and I couldn't say anythin', and then I'd be a-swallerin' great chunks o' nothin' the whole time."

"You mean you had a lump in your throat," said I, with some hesitation.

"Yes, that's about what they call it."

"How long did you exist in that condition," I asked.

"Oh, it wore off as we got better acquainted, and come to an understandin' about the matter, but jes' after that her Paw said 'he did'n't want me to be a-callin' on his girl any more,' so I axed the old man what he had agin me. 'Well, for one thing,' says he, 'you're the blasphemiousist man I ever heered, and I don't want my dawter to marry that kind of a man.' Ye see," said Dick, by way of explanation, "a short time afore that I was a-crossin' a creek with a four-mule waggin that was heavy loaded and I got stuck in the mud, and I had to talk to them cussed mules in the only language they could understand, and when they finally pulled the waggin out, I luk'd around and ther' I seen the old man and Mary in his spring waggin in the road right behin' me, and he had been a-waitin' for me all that time to get my waggin out o' the creek, so as he could cross. I said to him, 'Good mornin', but he jes' drove on and never paid no attention. Ye see, he was one of these yer religious cranks as is mighty hard for a feller o' the likes o' me to please. He never worked on Sundays, and didn't allow no one nor nothin' else on his ranch to work neither, not even his windmill," said Dick, earnestly. "But the girl was sort o' stuck on me, all the same," continued Dick, proudly, "and we would have got

married, too, if it hadn't been for my own fullishness. As I couldn't visit her any more, we had to write to one 'nother, and that warn't satisfactory, as I ain't no scribe," said Dick, sadly. "I had to git 'nother feller as was clerk in the store to write for me, and I'd tell him what I wanted to say, and he'd fix it up in fine shape."

"I don't want you to think me unduly curious," said I, "but what sort of letters did you 'fix up' between you?"

"Well, I don't know as I kin just remember, although I think I kin remember the last letter we wrote. Ye see there was a-goin' to be a big dance given at Christmas, and all the folks in the country was invited, and Mary and her folks was a-goin' to it, too. Well, Mary and I had concluded that we would skip out together the fust chance we got, and git married, and I thought that we would get a good chance at that thar dance. So I got the clerk to write to her fur me. The letter was like this: 'Friend Mary—Yours received and contents duly noted. There's going to be a dance at Shaw's ranch Christmas night, and we can skip out together and get married by a justice of the peace while your folks is a-eatin' supper. So be sure and be ready. No more at present. Yours respectfully, Dick.'"

"That was a very well expressed letter, Dick," said I; "but why did you commence with 'Yours received and contents duly noted?'"

"Well, I don't know as I know exactly myself," said he; "but that thar clerk said he allus commenced his letters that way, 'cause his boss told him it looked business-like, and he thought Mary would think the same. Well, we all went to the dance, and I told Mary as how I had everythin' fixed for skippin' out at supper time, for I had two hosses saddled and tied to a tree some three hundred yards off. There was quite a lot of timber 'round that ther' ranch, and some o' it had been chopped down for to build the house, so there was a lot o' stumps 'round, and jes' as it was a-gettin' dark I pointed out one o' them stumps to Mary and told her that as soon as supper commenced she was to go to that ther' stump and I would meet her ther', and then we'd go to where the hosses was tied and ride

off to a ranch where a justice of the peace would be waitin' for to marry us.

"Everythin' was all fixed," said Dick, "but I was so excited and nervous-like that I couldn't help tellin' some o' the boys about it, and they was jes' tickled to death; and some o' them went off and got some whiskey from a store near ther' for to celebrate my weddin', and 'o course I had to drink with them and thank them for their kind feelin's. But I had to drink with so many o' em that when the time come for me to go out and meet Mary I warn't feelin' jest right. I went out to that ther' stump and waited and waited for her, but she never come, and finally I fell asleep, and when I woke up I was almost froze. I went back into the house, but it was all dark, for every one had gone home and the folks in the house had gone to bed. Next mornin' I went around to see Mary and she was sure hot. She wouldn't take no explanations, and said, 'If a man couldn't keep an app'intment as important as that one was, she didn't have no use for him.' Then I told her as how I had gone to that ther' stump and waited for her, and she said she had waited a full half-hour at that stump, too, and had caught a drefful cold a-doin' it. And then we come to find out that I had made a mistake about the stump and had waited at the wrong one. Then I told her as how the boys had been treatin' me to whiskey for to celebrate the weddin' and that I s'posed that that was how it was I had got mixed up on the location of that ther' confounded stump. But that only seemed to make her hotter, and jes' then her paw come in the room and axed me how I dared come into his house again after he had warned me not to; so I guessed it was healthier for me to pull out, so I went off and I never spoke to Mary no more after that, and since then," said Dick, "I've never had no ambish to get married. I don't like settlin' in one place no way; I jes' like to drift aroun'; and then I hates towns," he continued, with great asperity.

"What is your prejudice against towns?" said I.

After some little hesitation, he said, "Why, I went into a little jim-crow town wunst where I warn't acquainted any and I got 'rested by the city marshal for a tramp!" said Dick, with great indigna-

tion. "Ye see this here town was on the railroad, and there was a good many tramps a-beatin' their way through on the freight trains all the time, and these tramps would break into houses and steal things when the folks was out; and the folks complained to the mayor, who told the city marshal to 'rest any man on the streets as was a stranger and didn't appear to have no visibul means o' support. Well, I was a-standin' on the sidewalk a-watchin' the folks a-passin' up and down the street, when suddenly the city marshal comes up and 'rests me. I says to him, 'What's this fur? I ain't done nothin'.' And he says, 'You come along with me and you can settle that with the justice of the peace.' Well, when we got into the court-room the justice said to the marshal, 'What's the charge against this prisoner?' And the marshal, he says, 'Loafin' around the streets without no visibul means o' support, your honor.' 'No visibul means o' support?' says I; 'Why, I've got ten dollars in my pocket right now;' and I drew it out to show 'em. 'Oh! you have, have you?' says the justice, 'then I fine you ten dollars and give you half an hour to get out o' town.' You bet I got out o' that town mighty quick, fur I didn't want to have any more truck with any sech people."

Dick worked on for me for several months, until one day one of the boys rode up with the mail. On looking it over I found a letter addressed to "The Cook of the S. U. Outfit." I passed it over to Dick and told him I supposed it must be meant for him.

After reading the letter, he told me he would like to speak to me a minute, so I stepped to one side with him.

"Well," said he, "I've got to quit yer this time, sure, and I sure hate to go, but I can't help it. Bein' as you allus treated me as a gen'l'man, I know you wouldn't take advantage of a pore man what's on the dodge, so I guess I'll tell you why I'm quittin' you, or you might think hard on me for quittin' you so sudden-like. Ye see, I was a-cookin' wunst for a cow outfit back in Texas, and I had to make 'em jes' sech a talk as I made to your boys that time you remember of. Well, the boys down ther' treated me all right, except one, who talked around to the other boys that he proposed to git whatever he

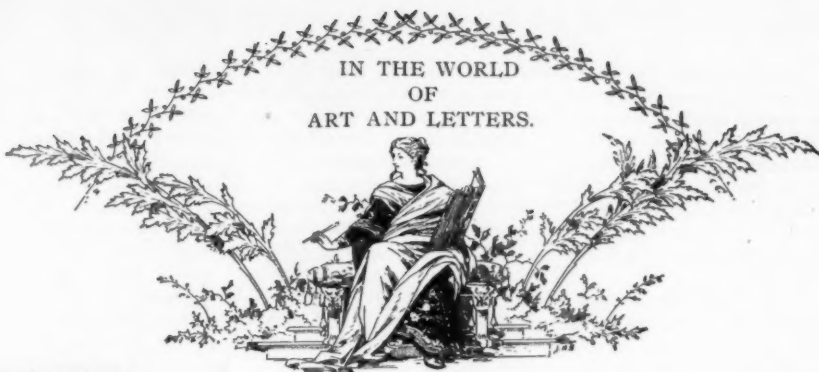
wanted out o' the waggin whenever he tuck a noshun to.

"One mornin', when all the other boys had left the camp, he was a-munkin' around as usual and started towards the waggin for to get somethin' out. 'Hold on!' says I, 'what is it you want to git out o' ther', and I'll git it for you.' He says, 'You jes' tend to your cookin' and leave me alone.' 'That's all right,' says I, 'but you kain't touch nothin' in that waggin, jes' the same,' but he paid no attenshun and got up on the waggin brake. 'Jump off o' ther', says I. 'You go to h—l', says he, and he called me some hard names. So I picked up my gun and let him have it right a-tween them cross eyes o' his," said Dick, in a somewhat nonchalant way, "and o' course he died. I hated to do it," he added, apologetically, "but I jes' naturally had to. Yer see, a man ain't no man at all if he don't keep his word.

"But I did the best I could for him," continued Dick, by way of extenuation, "for I wrapped him up in the waggin sheet—the one we usually wrapped up beef in," said he, emphatically, "for to keep the flies off him, and then I put him under the waggin in the shade, and then I tacked up a notice on the mess-box, tellin' the boss that I done it, and for him to take what money was a-comin' to me for to bury him decent, and then I pulled out, and," added Dick, sorrowfully, "them pore boys had to cook their own dinners for theirselves that day. Since then I've been a-hidin' out and a-makin' me a livin' a-doing odd jobs, but in this yer letter my old pard tells me that the sheriff o' that ther' county, where this little fuss tuk place, has jes' got onto where I is, and is jes' a-gittin' out rekkysition papers for me, so I guess I'll pull;" and with that he saddled up his private horse, rolled up his clock in his blankets, tied them behind his saddle, and rode off, and that was the last I ever heard or saw of "Front-Name" Dick."

* * * *

A few days after, the officers of the law appeared at camp and inquired of me as to where I thought Dick had fled to. My answers as to the direction he had taken were so definite and so explicit that they never caught him!



THE Month in England.—"Uncover, dogs, and lap!" of Mr. Kipling in his "Seven Seas" seems to bid us fall to, as Charles Lamb welcomed his foes to his feast, "with the curt invitation of Timon." If he has disfigured his work by carelessness and obscurity and wilfulness; if he has often, as the studios put it, neglected to "search"; if he has been content with facile rhymes and meters; if page sometimes follows page without a flash of divine fire, e'en so there is more to say grace over than in all the rest of the poetry of the year. What humor and sarcasm and Rabelaisian broadness; what prophetic energy and patriotic inspiration; what universal sympathy; what imaginative splendors and curious felicities of diction! It is the rollicking revel of a giant. After this even "The Year of Shame" of William Watson seems tame, though there is fire enough in some of these sonorous indictments of England's policy toward the massacred Armenians. Of Mr. Watson's handling of the sonnet it may be said, in the phrase of Wordsworth anent Milton, "In his hand the thing became a trumpet." The chief use of this little book will perhaps be to convince the opponents of the poet's politics that the technical beauty of poetry may be appreciated apart from the matter. Mr. Arthur Christopher Benson with his "Lord Yvet and other Poems" conducts us to the gentler slopes of Parnassus, where he pipes to us pleasantly. In four fine sonnets of "Self" he reaches his gravest note. His sonnet on Keats has to endure the competition of Rossetti's:

"Not writ, but rumored in water, while the fame of it
Along time's flood goes echoing evermore."

So sang the elder bard of poor Keats' cry that his name was written in water. "'Tis writ," cries the younger,

"As when the moon, a chill and friendless thing,
Fades and writes her will upon the tide."

Which of these two "conceits" is written in water I leave the reader to decide. A name that's "written in water" in a doubly tragic sense is that of poor Hubert Crackanthorpe, whose own life was a more ironic example of "Wreckage" than any in that remarkable first book of his, and whose "Vignettes" will now, alas! never be worked up into great pictures. A white-faced, boyish, little figure, in curious contrast with the strength and daring of his work, a lover of Paris and its literary schools, he was not perhaps a familiar personality in the London haunts of letters, but his tragic end has left a personal sorrow in the breasts of his brother authors who mourn this latest "inheritor of unfulfilled renown." It is consoling to turn to "Margaret Ogilvy," wherein Mr. Barrie has, with Whistlerian simplicity, painted the portrait of his mother. Strange that one who is in the flesh the most reticent of mortals should have dared in type to wear his heart upon his sleeve. Anyhow, it is a heart worth wearing. I am glad, too, to note a return to his earliest manner—whimsical humor—in the brief account of a cricket-match contributed by him to a

"Bazaar number" of an Edinburgh University magazine. Mr. Barrie has been in danger of succumbing to goody-goody influences, and there is so much sneering at humorists in England that, like Wendell Holmes, he has not dared to be as funny as he can. The "Daily Graphic" recently asked why all our humorists turned serious and refused to go on joking. It is probably because of the serious reception their jokes get and because of the strange British objection to all humor that is new. The comedy of "My Lady Nicotine" was, it is true, obtained by the isolation and extraction from life's mingled yarn of its humorous threads, but such comedy, disproportionate as it is, is at least as true as the unmitigated poetry which some writers give us.

As I am always insisting, the only true pattern of human life is got by weaving "at once with a double thread" comedy and tragedy together. Still there is a place for such new humorists as W. W. Jacobs, who was discovered by Mr. Jerome K. Jerome, and whose first book, "Many Cargoes," is not only genuinely amusing, but exploits phases of nautical life that have scarcely been touched since Marryat laid down the pen. Mr. Percy White, whose caustic pen touched off Mr. Bailey-Martin, a "double-barreled" snob who would have delighted Thackeray, has scored a fresh success with "Andria," with its brilliant picture of a modern philosophical pessimist. But the most notable success of the season is Mrs. Steele's "On the Face of the Waters," which is pronounced to be the novel of the Indian mutiny, even by Mr. Lockwood Kipling, whose own son scarcely wields a more virile pen.

I must not forget to apprise the American Celt of the appearance of the winter book of "The Evergreen," the patriotic "seasonal" issued at Edinburgh by Patrick Geddes, in which may be found Fiona Macleod and Mrs. William Sharp and Nora Hopper and Mrs. Janvier and John Duncan and the other leading representatives with pen or pencil of the "Celtic Renaissance."

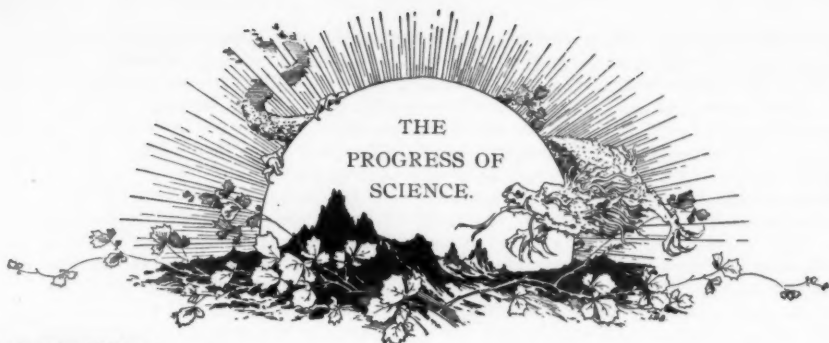
I. ZANGWILL.



INDIA is a land so far distant that we know of it next to nothing; yet the fate of its two hundred and forty millions of people has a practical interest for us, not only as humanitarians but as citizens. Just now there is a famine threatening the lives of millions, with its corollary of a plague so direful that it may yet reach our own shores. And while India starves, our Western farmers are puzzling their brains over the disposition of their surplus Indian corn. To get at the true inwardness of the situation, Mr. Julian Hawthorne sailed on February 3d as the commissioner of THE COSMOPOLITAN, to investigate the prevailing conditions. Mr. Hawthorne is not only the possessor of a brilliant literary style, worthy of his distinguished parentage, but is a careful student and, above all, a straightforward, sincere man, with broad sympathies reaching out to his fellow beings in all stations of life.

Taking his life in his hand, he will visit this region of horrors and picture famine and pestilence as they are in reality. He will give the plain truth regarding British rule in India; he will study how, in some of India's purely agricultural sections, without cities or even large towns, populations of nine hundred and eighty souls to the square mile have been sufficiently skillful to extract a living from the soil; he will be able to study, in some parts of India, the practical working out of Henry George's single-tax theory; he will have the opportunity to weigh the probable growth of India as the competitor of the United States in the wheat and cotton marts of the world.

Incidentally, it is interesting that a magazine sold at ten cents (eight and one-third cents by the year) can afford to undertake a mission such as has, in the past, been the work of governments. It demonstrates the power of coöperation—the aggregate strength derived from the fractions of a cent of profit levied by the system of THE COSMOPOLITAN upon its million and a half of readers.



OUR Garden Friends and Enemies.—It is probably upon the theory that it is far better to let a dozen criminals escape than to convict one innocent person that we are inclined to classify all of our acquaintances as friends until they have been distinctly proven otherwise. This humane policy begets trust and confidence, notwithstanding that it sometimes produces unpleasant complications. The application of the opposite course of action would disintegrate

society and engender lawlessness.

But it is passing strange that we should be so slow to recognize the force of it when directed toward the brute creation, and that centuries of adversity and experience should have so little influence in modifying our general warfare against certain species of living forms.

In a little patch of garden insect life swarms in ceaseless activity as the sun approaches its northern solstice. It cannot be likened to a hive of bees, for there is complexity of relationship never possible in a colony of honey-gatherers. The harmony and system that prevail in the hive can find no counterpart in the garden, where insect preys upon insect, and species upon species, until utter annihilation seems threatened to all.

The great war in nature begins in our northern states early in June, although elaborate preparations are being made on both sides long before the first shot is fired. In every growing tree and every swelling bud the germs of a great army of insects are quietly awaiting the period when the signal is given to begin active work along the whole line, and as the season advances they grow and develop until ready to spring forth, full-fledged, to perform their work in the ranks. The saw-fly is at work through the cool days of May depositing its eggs upon the gooseberry and currant bushes, and by early June the obnoxious currant worms appear in innumerable swarms. Where they come from is a mystery to the uninitiated; but the cunning gardener who has become a veteran in the warfare is not to be surprised; he knows the coming and going of the saw-fly, and the growth and development of the worms. When the first bright spring morning awakens them to life and activity, he goes forth to meet them with spray and force-pump, and the battle is on! Then come in quick succession the insidious plum-curculio, the no less destructive codling-moth, the hop-louse, the dangerous aphids, the red spider, the squash bug, the potato-beetle, and a score or more of grubs.

To separate the friendly insects from the injurious ones, and to watch them in their daily work, cannot fail to fascinate. In every insect camp there are traitors to the race—creatures devoid of any feeling for members of any species other than their own—and they unconsciously labor in the cause of the husbandman. This is one of nature's checks to prevent a too sudden rising of one species to destroy all the food plants. This is why there was not a great dearth of the crops in the days before science had invented modern sprays and poisons to kill the insects. Left alone for a few years, the insect world would adjust itself to old conditions again. There

would be a season or two of dire calamity to the food plants of the world, but everything green would not be consumed. In their midst would rise a formidable enemy which would thrive and grow fat in proportion to the prosperity of the noxious insects.

We do not give sufficient credit to this important check that nature has placed upon the insect world. Through our ignorance and blindness we have destroyed the nice balance, and the hordes of insects become more troublesome as a result. Great waves of pests sweep over the country, eating up everything green before them, and all the work of scientific men fails to keep them within bounds. The destruction of our birds is one of the most forcible illustrations of the danger we have invited by interfering with the delicate operations of the laws of nature. Birds have been constantly on the decrease since civilization began to make headway in this country, and the destructive insects have as steadily increased. Nearly all our birds eat insects, vermin or rodents, and they are the appointed guardians of the crops of the world. Audubon states that a woodcock will eat its own weight of insects in a day, and there are many other birds fully as omnivorous in their appetite. The English sparrow has incited so much hatred in this country because of its quarrelsome and oftentimes disagreeable habits, that a regular crusade has been inaugurated against the whole race; but when the good and bad points of the bird are impartially summed up the former will be found to preponderate. They were introduced at a time when our other birds were rapidly decreasing in number, and their wonderful multiplication in the past twenty years has probably been the means of saving millions of dollars' worth of crops. A great uprising of cabbage-worms, grasshoppers and moths might have ruined the crops of the whole country had not the English sparrows come to the rescue at such a timely moment.

A writer given to statistics estimates that in the summer months our states average from two to three birds per acre, and, taking Nebraska as an illustration, there would be, in round numbers, seventy-five million birds in that state, allowing only one and a half birds to each acre. If each bird required twenty-five insects daily for food (a very low estimate), the number of insects consumed would be 1,875,000,000. At this rate the birds would consume in six months, or about one hundred and seventy-five days, 328,125,000,000 insects. The amount of damage to crops this inconceivable army of insects could do can scarcely be appreciated. Ten thousand insects left untrammelled on each acre of cultivated land could destroy every green blade of grass; but the total number of birds in Nebraska require for their daily ration 18,750 times ten thousand insects, or in simpler words, they would clean 18,750 acres a day, allowing ten thousand insects to the acre.

If it is poor policy to destroy the birds, is it not equally unwise to kill the snakes, toads, and lizards, and friendly insects? It is questionable if the latter do not destroy many more noxious insects than the birds. They certainly deserve more study and careful consideration than they receive, for their presence in our gardens is the sure sign that there are more insects eating our plants and flowers than what is good for them. These insect-destroyers go only where their food is to be found in the greatest abundance, and it is not for love of mankind that they intrude inside of our garden wall to crawl and hop among the vines and shrubs.

The thought of a snake in the garden is sufficient to make some people turn pale and shudder, but why such a dislike for all crawling reptiles should be entertained is easiest explained by referring to the Biblical curse, and accepting it literally. There is no other reason. The majority of our common snakes are as harmless as little kittens. They are not repulsive in appearance, but on the contrary, they are often beautifully colored and striped, making a combination of hues that would call forth our admiration in any other creature. There is an impression that they have slimy bodies, but this is not true of our ordinary reptiles, whatever may be the case of water snakes and tropical serpents. Their skin is soft and smooth so that when the body slides across the hand it gives the impression of being oily or slimy. But nothing is left there to indicate that any moisture from the snake's body helped to hasten its rapid movements. The body of an eel is slimy and repulsive, and our chief reason for not liking to handle one is that "it is so much like a snake."

Our common ground snakes can be handled with impunity, and they should be tolerated in the garden, for their food consists entirely of worms, larvæ of insects, mice, and moles. They are by nature afraid of all foes, and they either quickly hide upon the approach of a man, or they throw themselves into the attitude of defiance. It is amusing to watch their simulations of the venomous snakes, and this action has caused the death of many a harmless reptile that might otherwise have been permitted to live. But the natural instincts of the original serpent is born in them. They will hiss and strike at the hand that befriends them. There are exceptions, however, to the rule, and some of our garden snakes can be taught to respond to friendly treatment almost as openly as a dog or cat. The little green-snake so common in our northern and eastern states is more susceptible to taming than any other. It can be handled without resentment after a few gentle attempts. At first the creature is naturally shy and distrustful, but it soon overcomes this, and eats insects and crickets direct from the fingers. It will cuddle up into the palm of the hand and apparently enjoy the warmth.

But there is a fault to be found with the harmless snakes in the garden other than that of repulsiveness and common dread of them. While insects and mice form their chief articles of food, they have an overweening appetite for frogs and toads. So voraciously fond of toads are they that it is next to impossible to keep both in the same garden. Our little ground snakes are so small that they cannot tackle a full-grown toad or frog, and consequently do little harm in this way, except possibly to destroy some of the new-born toads in the early summer.

The toads are the best policemen that can be put in the hotbeds and cold-frames, and, in the markets of Paris, they are articles of regular trade, gardeners buying them by the dozen for insect hunters. They devour everything in the shape of worms or insects, from the smallest green-fly to the largest cut-worm and May beetle. The little tree toads lead an interesting and valuable arboreal life, spending their time among the branches of trees and shrubs, croaking dismally at times and singing cheerfully when the sun shines, but always alert and active at night. They live upon the green aphides, caterpillars, worms and various stinging insects that attack our trees. Flies which lay their eggs under the bark of the trees are tempting food to them, and they show wonderful agility and precision in capturing them. Orchards where tree-toads are in abundance are always unusually free from noxious insects, and our city shade and ornamental trees could be protected in no better way than to turn loose hundreds of these tree-frogs every spring.

The common hop-toad feeds upon insects and worms of every kind, but it will never touch anything that is dead. When it has scented an insect, it will remain motionless, with its eyes fixed intently upon the prey. It never deigns to take the creature at a disadvantage. So long as the insect remains quiet the toad will not touch it. The creature must be caught on the wing, or not at all. But when the insect moves, either to fly or run away, the toad suddenly darts out its tongue and captures the victim. It is done so quickly that the on-looker is deceived into the belief that the insect has escaped. But the toad rarely makes such a mistake. Toads placed in cabbage fields will rid the crop of the destructive cabbage-worms quicker than anything else, and they even relish the Colorado potato-beetle, the most repulsive of our garden enemies.

Some of our apparently destructive beetles and insects in the woods are of actual economic value. The Columbian timber beetle has been regarded as one of the most destructive creatures to groves of oak, birch, and tulip trees. They excavate great galleries into the living trees and deposit their eggs there, and the young broods multiply and continue the work. But after exhaustive study and experiment, it is proved beyond doubt that these beetles are not destructive to the trees, but of actual benefit to the owners. They attack only the healthy sap wood of growing trees, and the wound they make stains the wood above and below. In the case of the oak the stain is small, but in the tulip trees it extends a foot or more either way from one wound. The excavations do not appear to retard the growth of the trees, or to injure them in any way. The colored liquid preserves the wood, gives a beautiful

effect when polished, and makes it highly desirable. Wood stained in this way has retained its texture and beauty for a century or more.

In a very similar way the woodpecker, commonly called the sap-sucker (*Picus pubescens*), performs a valuable service for the wood-workers. This woodpecker is after the sap of the poplar and maple more than the insects in the bark, and it makes such regular and perfect punctures into the wood that it produces the beautiful bird's eye poplar. It is also supposed that the fashionable bird's eye maple is made in the same way, and lumbermen in search of this, select trees whose bark shows the greatest number of punctures done by the sap-suckers.

Among the insects which prey upon the worst pests of our gardens and orchards, the dragon-flies, ant-lions and aphid-lions are probably the easiest to recognize. They live wholly upon other insects, and as they have a voracious appetite, they go a long way toward preserving the crops. Nearly all of the lace-wings, to which these belong, are insect destroyers, and unless they can be definitely counted as enemies, they should be given the benefit of the doubt.

Among our common garden beetles we have many friends enlisted in the good cause. The beautifully-spotted ladybird beetle is a formidable insect destroyer, and so far as observation has gone, there is no evil laid against this creature's record. The black, long-legged, ground-beetles, so repulsive to the eye, and yet so harmless, perform great feats of valor in the battle against the noxious insects. The tiger-beetles are the quickest and fiercest insect-destroyers of the whole tribe of beetles. The black spider is not a superior foe to the tiger-beetle, and the ordinary plant-spiders make easy victims. They consume great quantities of grubs and insects in the course of a summer. Cut-worms make good food for all of these beetles, and they are fed to the young beetles until they are old enough to hunt for themselves.

The soldier-bug and the wheel-bug are two distinct enemies to the noxious insects, and the good work they do is not to be measured by their size. The tachina-flies saved the wheat crops of 1889 in Ohio, Michigan, and Indiana. These are internal parasites on other insects, and when the eggs hatch on the bodies of caterpillars and cut-worms the young maggots eat into their host and destroy life. The flies are closely related to our common house-flies, which they greatly resemble in form and color. The little syrphus-flies feed upon plant-lice to such an extent that rose bushes and other flowers are saved from utter destruction by them. The lady-bird beetles excel the syrphus-flies in this respect, and the two prove more effective in the garden than all our poisonous applications put together.

The ichneumon flies and the chalcids are parasitic insects that do incomparable good in the garden. They prey upon a great variety of insects as food, and then deposit their eggs on the grubs and worms, where they hatch out and destroy their host.

There is an unreasonable prejudice against our wasps, for they are more our friends than our enemies. They rarely offer to sting a person unless accidentally touched, or when they are disturbed in their nest. They destroy the slugs and tent-caterpillars for the farmers by the wholesale, and carry them off to their nests for their young to feed on. One tribe of wasps is a great enemy to the tree-cricket. These wasps deposit their eggs in the hollow stalks of grass and weeds and then kill a number of tree-crickets and store their bodies into the hollow for the future larvæ to consume. But then the tree-cricket is not altogether an unmixed evil, as it feeds largely on plant-lice.

Thus it is all through the intricate life of our insects, birds and animals. Very few of them are without their faults; some appear to be unmixed evils, but most of them have their good points. Nature has arranged her checks and balances in the insect world so that one species will not predominate too greatly over all the others; and it is our duty and privilege to study them and preserve the order intact. By following the lead of nature we insure more comfort and happiness to ourselves and our children, and by opposing her laws and methods we invite danger and a needless amount of work and labor to preserve our food crops.

GEORGE ETHELBERT WALSH.



BACTERIA.—Zoölogists and botanists alike laid claim to the bacteria until comparatively recent years, but the zoölogists were forced to yield to their botanical brethren, and the curious little organisms popularly known as "microbes" are now classified, almost without question, among the simplest of the plant forms, and as near relatives of the algæ. The most common form of bacteria is rod-shaped, though others are spiral, spherical, and egg-shaped. In size they vary con-

siderably. Some of the larger forms are twenty twenty-five thousandths of an inch in length, while one of the smallest is about one fifty-thousandth of an inch. To give a rather more definite idea of the minuteness of some of these organisms, imagine fifteen hundred placed end to end, hardly reaching across a pin-head. Extremely powerful lenses must consequently be brought to bear upon them before they will yield up the secret of their life-history and workings; and, as the little bodies are almost transparent, the microscopist is obliged to stain them with some dye to render them anything but shadowy and indistinct.

Some, however, massed together in large quantities, make a most brilliant showing. The phosphorescent lights seen in many bodies of water and on decaying wood or vegetables are produced by immense numbers of massed bacteria. Other kinds have a blue or greenish tinge, and one of the most striking of all is scarlet in color, the little cells collected in large quantities on certain moist organic substances having the appearance of blood-drops. They long formed an argument for the doctrine of transubstantiation—the consecrated wafer left in a damp church through the night being found in the morning with scarlet drops apparently exuding from its surface.

A bacterium is a simple cell. It may occur singly or as one of an aggregation, forming long strings or irregular masses. Watching through the microscope's eye a collection of bacteria disporting themselves in the water, a casual observer is inclined to feel that the zoölogist had some excuse for claiming them as his rightful spoil, for many of them swim and dive and go through various other antics with as much independence as the animalcules. These motions are produced by small, hair-like extensions of their protoplasm, by means of which they easily propel themselves through the water. Later they lose these hair-like processes, or cilia, and pass into a stage in which they have no power of movement, but are in a state of rapid reproduction or division. Any bacterium may, however, free itself from the general mass and enter into the active stage.

They multiply with marvelous rapidity. A slight indentation forms around the center of the bacterium, growing deeper and deeper till a division is effected, and two bacteria are launched in life in place of one. These may very quickly subdivide, and so on in a geometric progression, the bacteria either clinging together in masses or at once separating. The geometric progression is of course frequently broken, as an immense proportion are lost in the struggle for existence. A well-known biologist has published an estimate of the solid mass of bacteria that would have sprung from a single one by the end of five days, were it possible for the geometric series to be absolutely unbroken. At the end of that time, he tells us, the bacteria, solidly packed, would fill all the oceans of the earth one mile deep. Perhaps these figures will seem a little less incredible, if one recalls the story of the blacksmith who agreed to shoe a horse if the owner would agree to pay for the twenty-fifth nail only, the first nail being reckoned as worth one cent, the second two, the third four, and so on in geometric progression. It proves to be an expensive method of payment, the twenty-fifth nail costing one hundred and sixty-seven thousand, seven hundred and seventy-two dollars and sixteen cents.

Man cannot possibly escape from the bacteria; they are in the air he breathes, the water he drinks, the soil beneath his feet and in and upon his fruits and vegetables, multiplying continually in their own mysterious fashion. While great heat destroys them in their active stages, they are in their resting state able to resist very high temperatures. Many of them are quite unharmed by intense cold, being able to live indefinitely in solid ice, and regaining all their

old activity when set free. Experiments have shown that temperatures many degrees below zero cannot kill them.

It may not be popularly known that many of the dishes that appear on our tables would be quite insipid if it were not for the bacteria they contain. Both cheese and butter owe their agreeable flavors to the presence of certain species of bacteria, which have passed from the air into the milk or cream. These varieties have been so well studied that in many creameries certain species, known to produce the most pleasing flavors, are especially cultivated. Some years ago an effort was made to prevent any bacteria from forming in cream and milk, but the butter and cheese resulting had such a peculiar taste that the attempt was abandoned, and now the proper species are allowed pretty full sway in the creameries. Other bacteria, however, like mischievous Robin Goodfellows, make havoc with the dairy products, turning the milk sour and the butter rancid.

BERTHA GERNEAUX DAVIS.



PROGRESS in Electric Lighting.—Both arc and incandescent electric lighting are so well established and so fully developed that any very great or radical improvement can scarcely be expected to come suddenly, yet in both systems, steady, if slow, progress toward perfection is being made.

In arc-lighting the "short arc" with heavy current and low voltage or pressure has been succeeded by the "long arc" with smaller current and higher voltage. At the same time a larger number of lights have been placed upon the same circuit, and the leading wires diminished in size. Ten years ago twenty-five lights in one circuit was a large number, now circuits include from seventy-five to one hundred and fifty lamps; then the total voltage on one circuit amounted to twelve hundred or fifteen hundred, now it runs up to six or seven thousand volts. Notwithstanding the great increase in pressure employed, the wires have been successfully placed under ground; an achievement which the electrical companies in this country were not at first inclined to admit as economically practicable. The most distinct recent step in arc-lighting has been the inclosing of the carbons in an air-tight receptacle, by which they last from one hundred and twenty-five to one hundred and fifty hours without renewal. In these inclosed lights the arc is made longer, the current smaller, and the voltage for a single lamp greater than in any other form. These lamps are giving very satisfactory results and are coming into competition with incandescent lamps for the general illumination of stores, hotel corridors, etc. The standard inclosed arc only requires three or five amperes, and they can be run from the ordinary incandescent circuit of one hundred and ten volts.

Improvements in the mechanical details of arc lamps have kept pace with the modifications in their principles of construction; indeed, the improved details have made the better lights possible; thus the inclosed lamp only became possible with the production of the refined carbons of the past few years.

In incandescent electric lighting distinct advances toward cheaper and better lights have been made. The principle agents tending to this result have been two—first, the great reduction in the first cost of the lamps; second, the improved efficiency of the lamps. Since incandescent lighting became a commercial success the cost of the lamps has been reduced over one-half, and at the same time the efficiency of the lamps has been nearly doubled. Formerly it required the expenditure of one horse-power of current energy to each seven or eight lamps of sixteen candle-power each; now the same amount of energy supplies fifteen lamps. It is probable that the efficiency of the lamps will yet be considerably increased, but the limit in cost of production would seem to be nearly reached.

The development of electric lighting has caused greater progress in gas lighting in the past twelve years than had been made in the previous sixty. The light-giving power of gas has been trebled and the cost of gas production reduced.

The rapid, enormous, and permanent development of incandescent electric lighting is shown by a recent statement in the "Electrical Engineer" that there are now invested in this industry six hundred million dollars of capital. S. E. TILLMAN.



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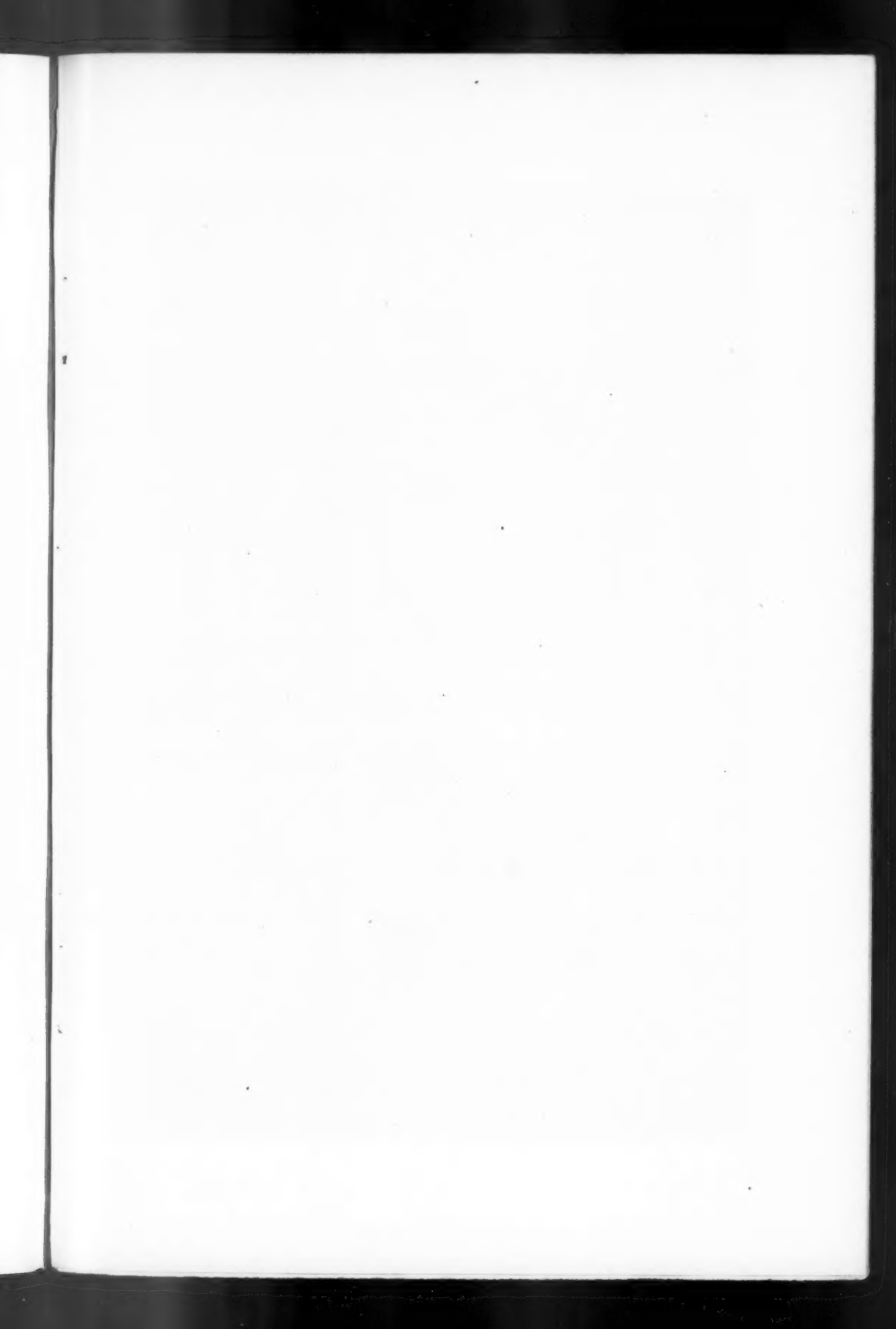


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